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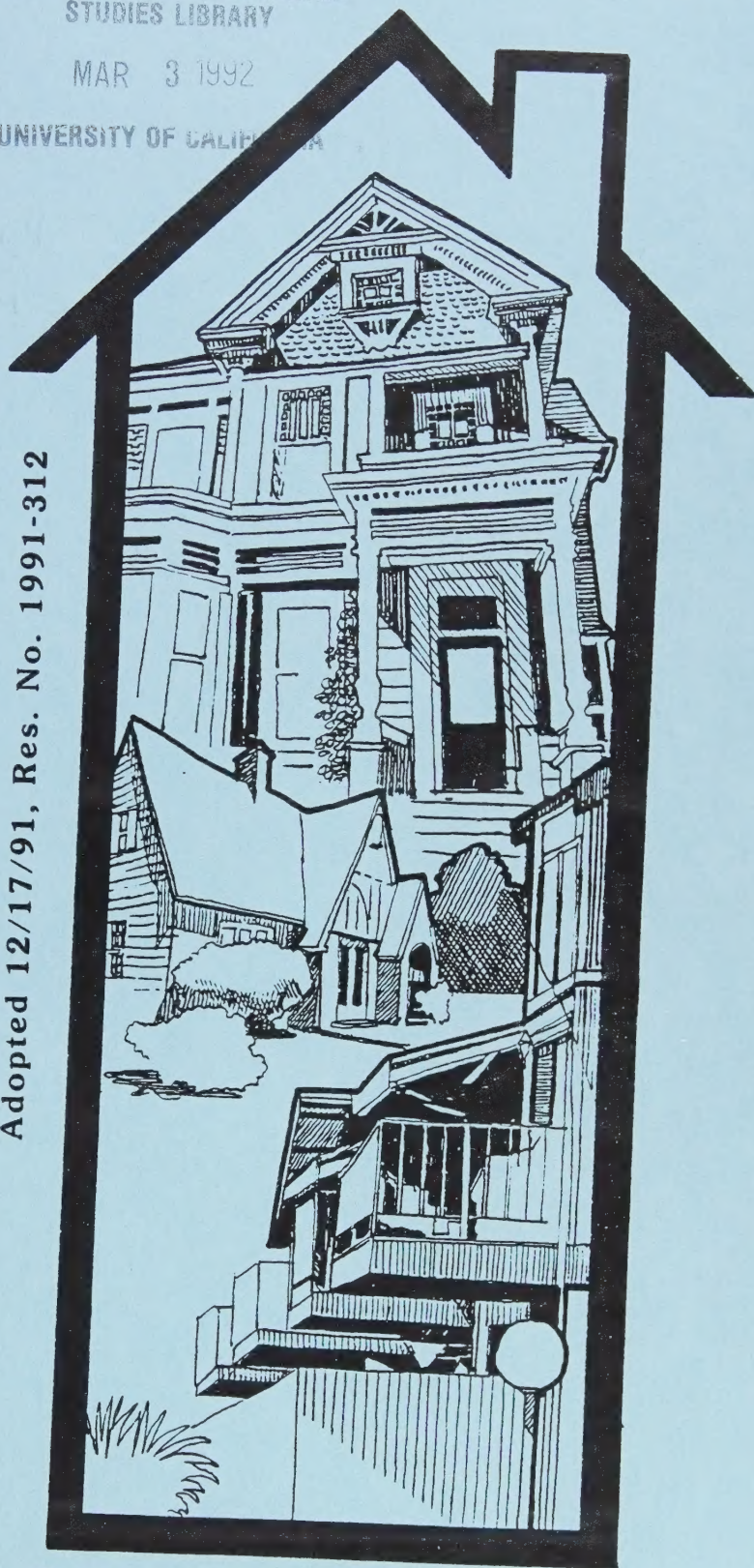
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UNIVERSITY OF CALIFORNIA

# HOUSING ELEMENT

1991-1996

Adopted 12/17/91, Res. No. 1991-312



## COUNTY OF YUBA

DEPARTMENT OF PLANNING AND BUILDING SERVICES

938 14TH STREET MARYSVILLE, CALIFORNIA 95901





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## I. INTRODUCTION

### A. INTENT AND PURPOSE

This General Plan Housing Element is written to comply with the state law establishing the housing element requirement, Government Code Sect. 65580 et. seq. The law requires the housing element to include three main elements.

1. An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs;
2. The statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing;
3. A program which sets forth a five year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element.

In complying with the state law, the housing element becomes the county's central policy statement and overall action program directed at providing safe, decent and sanitary housing for all of its residents regardless of their economic or racial status. This housing element provides the county with an official guide to making housing-related decisions. New proposed residential projects for example, whether privately or publicly initiated, will be evaluated for conformance with the housing element. Lack of conformance becomes the basis for denial of project requests, including tentative subdivision maps.

### B. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The housing element is one of seven elements in the Yuba County General Plan. The other seven elements, are land use, circulation, noise, safety, seismic safety, open space and conservation. Of these, the land use element, pertaining in part to the residential uses of land, is most directly related to the housing element.

To the extent feasible, given the variety of adoption dates, all the general plan elements are closely integrated and consistent with one another.

### C. 1991 HOUSING ELEMENT AMENDMENT

This Amendment to the Housing Element of the Yuba County General Plan has been prepared in response to the changes in State Housing Law and contains the following:

1. A review and analysis of the 1985 Housing Element for the effectiveness and appropriateness of the housing program and progress by Yuba County in the implementation of the element. (Section 65588(a))



2. An updated analysis of housing needs which contains new population projections, income and affordability documentation, housing condition surveys, household size and ethnicity data, and information identifying special housing needs.
3. An update of the housing needs projections which includes the regional share allocation prepared by the Sacramento Area Council of Governments (SACOG).
4. An updated inventory of vacant land suitable for residential development including emergency shelters and transitional housing with appropriate zoning and public facilities. (Sections 65583(c)(1), 65583(a)(6), 65588)
5. An updated evaluation of constraints to the development of housing in the County.
6. An inventory and analysis of assisted multi-family developments that are eligible to change to non-low-income uses during the next ten years due to termination of subsidy contracts or mortgage prepayment. (Section 65583)
7. Revised housing program goals, objectives, policies, actions and time frames through July 1, 1996, including the addition of new programs which address farmworkers, seniors, homeless, fair housing, mobile home parks and condominium conversions and preservation of assisted Housing developments.

Statistical reference data contained in this revision of the Housing Element was obtained from a variety of sources including but not limited to the 1990 U. S. Census, SACOG, California State Department of Finance (D.O.F.), California State Housing and Community Development (HCD), 1988 Housing Conditions Survey prepared by RCHC, 1991 Housing Conditions Survey prepared by Connerly and Associates, and 1991 Vacant Land Survey prepared by RCHC and Connerly and Associates. The aforementioned surveys are incorporated by reference into this housing element.

## II. HOUSING NEEDS

### A. BACKGROUND AND SUMMARY

#### 1. Existing Development In Yuba County

The primary land use in Yuba County is "non-urban" with about 300,000 acres used for farming, grazing or forest purposes. Residential development is concentrated in a number of different areas briefly described below. More specific information on each of these areas may be found in Appendix A.



a. Valley Area:

In Olivehurst, the largest land use is residential. Most of the housing within the urbanized area is single-family in standard subdivisions. Multi-family development is widely scattered, with few concentrations. There are four dominant residential areas: The Quail Ranch and California Heartlands developments off McGowan Parkway and Arboga Avenue, the Skycrest Terrace development off McGowan Parkway, and the core area of Olivehurst. There are also three mobile home parks.

In Linda, the largest land use is also residential. Most of the housing within urbanized Linda consists of single-family dwellings, individual mobile homes, and apartments. There are four mobile home parks located in the Linda area: the Thunderbird Mobile Home Park located on North Beale Road, the Garden Grove Mobile Home Park located on Garden Avenue, the Alpine Mobilehome Estates on Alpine Way, and the Case Mia Mobile Home Park on Hammonton-Smartville Road. Single-family subdivisions consist of the College View development just north of Yuba College, the Silverwood Estates development off North Beale Road, and the Woods subdivision located west of Yuba College.

Valley Area: Numerous subdivision applications containing over 6,000 lots in Linda and Olivehurst have been received and are being processed. Several additional subdivision applications containing over 4,000 lots are anticipated to be received in 1992 and 1993. If approved and developed, these subdivisions would add over 10,000 dwelling units and 30,000 new residents to the Valley area of Yuba County.

b. The Foothill Area:

The Foothill Area is made up of four small unincorporated communities: Rackerby, Loma Rica, Smartville, and Browns Valley. The dominant land use in the foothill region is non-urban.

In Loma Rica, there are two major subdivisions: Cathedral Oaks and Rancho Loma Rica. The remaining residential development is single-family home and mobile homes located on various parcels. There are also various small commercial activities located on individual parcels. Loma Rica has an elementary school, an intermediate school, a church, and a maintenance yard operated by Caltrans.

Residential development in Smartville is concentrated along Smartville Road. There is a small core area of mostly single-family residences on Blue Gravel Road, Church Lane, and O'Brien Street. There is only one commercial development. It is a small store/gas pump which is located on Smartville Road. Public land uses include an elementary school, post office, churches, and two fire stations.

In Browns Valley, the existing residential development is comprised of individual single-family homes and mobile homes. The residential development pattern is along both sides of Marysville Road from the corner of Highway 20 to approximately half a mile past Everglade Trail, and along Browns Valley School Road. There is a general store, a bar, a real estate office, an elementary school, and a post office located in Browns Valley.

Several large Planned Unit Developments (PUD) project applications located in Browns Valley, Spring Valley, Loma Rica and Smartville are currently being processed. A PUD allows for cluster residential development with lots as small as one-third acre in size in exchange for providing community sewage treatment and water treatment systems, on-site open space, on-site and off-site recreational facilities such as parks and golf courses, and public facilities such as parks and golf courses, and/or public facilities such as school facilities and community centers. If approved and developed, these PUD's would add over 6,000 dwelling units and 18,000 people to the Foothill area of Yuba County over a 20 to 30 year time span.

c. The Mountain Area:

The Mountain Area is made up of six communities: Strawberry Valley, Challenge, Camptonville, Brownsville, Oregon House, and Dobbins. The dominant land use in the mountain region is forestry. Approximately 72,000 acres of forest lands are held by the U.S. Forest Service, the Bureau of Land Management, and commercial timber companies. About 28,000 acres are held by private owners.

Residential land uses are scattered throughout the mountain region, with single-family dwellings and mobile homes the most common. There is a mobile home park located in Challenge and Camptonville, and two mobile home parks in Brownsville. All commercial land uses are located in the existing communities and are small.



In Oregon House, the existing land use is dominant by single family homes and mobile homes. There are two small commercial nodes. One has a small general store/gas pump. The other is located in the corner of Marysville Road and Indiana School Road. A post office is located on the corner of Marysville Road and Frenchtown Road, and a community center at Rice's Crossing Road and Rice's Texas Hill Road.

In Dobbins, there is a small commercial node located on Marysville Road between Lake Francis Road and Texas Hill Road. There is a general grocery store and a gas station/store. Residential development is single-family mixed with mobile homes. There are three mobile home parks located in Dobbins. Dobbins also has an elementary school, a post office, churches, a fire station, a grange, and a clubhouse at Lake Francis.

There are also public land uses scattered throughout the area, but concentrated within existing community areas.

d. City of Marysville

Residential uses predominate within the city, and are concentrated in three general areas. The oldest residential area is bounded on the east by F Street, on the south by 5th Street, on the north by 14th Street, and on the west by the Feather River levee. This area is bisected by a strip of highway-oriented commercial property along 10th Street. It consists of some large single-family homes from the turn of the century, some medium density multi-family housing, and a considerable number of smaller single-family homes built during the 1930's and 1940's. A small predominantly lower-income residential area, interspersed with commercial land uses, is located south of 5th Street and east of C Street. Part of this area is within the project area of the Marysville Community Development Agency. Many senior citizens reside in this area as well as single persons living in group quarters. Eastern Marysville contains the largest residential area of the city and is separated from the Central Business District by an elevated railway tract. Marysville's newest subdivision and high density dwelling units are in this area.

Marysville is for the most part, built-out. Less than 20 acres remain vacant within the existing levee system. The city is currently in the process of preparing a Specific Plan and is anticipating the annexation of up to 2,300 acres northeast of the current city limits.

e. City of Wheatland:

Residential land uses are concentrated in two general areas: the core area of the city, and the Fairmont Arms Development in the northwest section of the city. The basic residential density within fully developed single-family areas is 5.2 dwelling units per acre. Other density patterns include 13 dwelling units per acre in duplex areas. If the present housing density is maintained as the city grows, approximately 4,300 people could be accommodated within the present city limits.

f. Beale Air Force Base:

Although the housing and land use on Beale AFB are not controlled by Yuba County, the population and housing on the base does have an effect on the Yuba County housing market. As of July 1, 1990, there were 4,079 military personnel assigned to Beale AFB. In addition over 500 civilians were employed on base.

The dormitory capacity at the base is rated at 1,086 persons. On July 1, 1990, there were 1,000 in these group quarters. Family housing provisions at Beale consist of 1,725 family quarter units and a 192-space trailer park. At present, there are 1,661 families occupying group quarters units and 114 spaces rented in the trailer park. Approximately 1,840 military personnel are currently living in civilian housing off base.

2. Projected Growth and Housing Demand

This housing element covers the five year period between July 1, 1991 and July 1, 1996. By 1996, the population of Yuba County is projected to be between 61,189 and 70,877, an increase of up to 20 percent over the 1990 population. Households are projected by SACOG's Regional Housing Need allocation to increase to 22,399 during this same period.

When allowances are made for replacing homes lost to demolition and fire, and for a moderate vacancy rate of four percent, SACOG's dwelling unit projections will increase to 24,621 by 1996. A total of 18,252 of these housing units will be in the unincorporated portions of the County. An increase of about 299 new housing units per year will be needed to meet SACOG's projected housing demand by 1996 in the unincorporated portion of the County.

The projected demand using SACOG data appears low in view of increased development activity now occurring in Yuba County. Based on an annual average 3.75 percent growth rate over 800 new housing units per year will be needed to meet the anticipated demand in the County.



3. Income and Affordability:

Income and the cost of housing are increasing in the Yuba/Sutter area. According to the 1980 Census, the median home value in Yuba County was \$44,500. This was 3.24 times the median Yuba County family income of \$13,751. The Sutter-Yuba Board of Realtors' inventory of multiple listings revealed the median home value in Yuba and Sutter Counties to be \$98,000 for 1990. This was 3.33 times the median family income of \$29,400 in Yuba County.

4. Existing Housing:

The 1990 Census found 21,245 housing units in the County of which 93 percent were occupied. In contrast, the 1980 Census found 19,093 housing units in the County of which 91.7% were occupied. Of the 1990 households, 47.26 percent were renters and 52.8 percent were owners. The 1990 SACOG Housing Module also indicated that 85.5 percent of the housing was ten or more years old County-wide and 84.9 percent within the unincorporated portion of the County.

5. Available Land:

The 1985 Housing Element identified 4,240 acres of land zoned at densities from one unit per acre to 29 units per acre which could accommodate nearly 10,000 new dwelling units. However, much of this land was considered constrained from development by drainage problems or the capacity limits of the public utility districts providing sewage treatment in the Linda and Olivehurst communities.

Between 1985 and 1990, Yuba County has rezoned land to accommodate an additional 16,321 new dwelling units. The capacity and drainage constraints previously identified in 1985 are currently being addressed.

B. POPULATION CHARACTERISTICS

1. Population Growth:

The 1990 Census found 58,228 people residing in Yuba County which is an increase of sixteen percent over the 1980 Census. The increase amounts to an average annual growth rate of 1.75 percent between those years. The population module prepared by the Sacramento Area Council of Governments (SACOG) projects Yuba County's population to reach 66,600 by the year 2010. This population forecast which utilizes State Department of Finance estimates, assumes a decreased annual growth rate of .983 percent between 1987 and 2010.

SACOG's population projections are in contradiction with the historic growth trend and with recent development activity occurring in Yuba County. The demand for housing combined with the apparent lack of capacity for new residential lots and higher costs of development in and around Sacramento are causing development to spill over into Yuba and Sutter Counties. Since 1989, land development companies from the Los Angeles, San Francisco Bay and Sacramento areas have been purchasing large acreage parcels of land, submitting land development applications and gearing up to build as many as 25,000 new dwelling units in Yuba County during the next twenty years. Yuba County's principal attraction is affordable housing based on land now selling for substantially less than the greater Sacramento area. The commute time from the Yuba/Sutter County area to employers in Sacramento/South Placer Counties is now competitive with the commute time to these jobs from Elk Grove, Roseville, Rocklin, Folsom and El Dorado Hills. However, new single-family detached housing in these communities is no longer considered affordable to a large segment of the work force. Consequently, many people who work in the greater Sacramento area are purchasing housing in the Yuba-Sutter area.

In Fiscal Year 1989/90, there was a 400 percent increase in the number of lots for subdivision applications processed in Yuba County and a 50 percent increase in building permit activity. From January 1, 1990 through December 31, 1990, parcel and subdivision maps containing 8,912 lots were processed. The number of lots contained in current as well as planned development projects in Yuba County add up to over 25,000, which if approved and homes constructed, would increase the current population in the County by 80,000.

## 2. Population Projections:

It is anticipated that the population of Yuba County will increase significantly between 1990 and 2010. A population history of the County is listed on Table I. Population Projections of the County by five year intervals are listed on Tables 2 and 3. Table 2 projections are based on Department of Finance estimates for Yuba County utilizing SACOG's Population Module, while Table 3 projections utilize a 3.75 percent average annual growth rate and are based on private industry estimates.



TABLE 1  
POPULATION IN YUBA COUNTY  
1900 - 1990

| JURISDICTION<br>YEAR<br>INCORPORATED | YUBA COUNTY | Marysville<br>1851 | Wheatland<br>1874 | Unincorporated |
|--------------------------------------|-------------|--------------------|-------------------|----------------|
| 1900                                 | 8,620       | 3,991              | 492               | 4,137          |
| 1910                                 | 10,042      | 5,430              | 481               | 4,131          |
| 1920                                 | 10,375      | 5,461              | 435               | 4,479          |
| 1930                                 | 11,331      | 5,763              | 479               | 5,089          |
| 1940                                 | 17,034      | 6,646              | 496               | 9,892          |
| 1950                                 | 24,420      | 7,826              | 581               | 16,013         |
| 1960                                 | 33,859      | 9,553              | 813               | 23,493         |
| 1970                                 | 44,736      | 9,353              | 1,280             | 34,103         |
| 1980                                 | 49,733      | 9,898              | 1,474             | 38,361         |
| 1990                                 | 58,228      | 12,324             | 1,631             | 44,273         |

NOTE: All figures are official U.S. Decennial Census results.

TABLE 2  
POPULATION PROJECTIONS  
BASED ON SACOG ESTIMATES

| Population by Year                    |             |            |           |                |
|---------------------------------------|-------------|------------|-----------|----------------|
| JURISDICTION                          | YUBA COUNTY | Marysville | Wheatland | Unincorporated |
| 1987(1)                               | 54,870      | 11,246     | 1,783     | 41,841         |
| 1990(2)                               | 58,228      | 12,324     | 1,631     | 44,273         |
| 1995                                  | 60,700      | 11,648     | 2,128     | 46,924         |
| 2000                                  | 63,200      | 11,804     | 2,223     | 49,173         |
| 2005                                  | 64,900      | 11,704     | 2,234     | 50,962         |
| 2010                                  | 66,600      | 11,552     | 2,314     | 52,734         |
| % Change<br>Av. Annual<br>Growth Rate | .83         | .11        | 1.12      | .99            |

(1) Baseline data

(2) Actual from Census

TABLE 3

POPULATION PROJECTIONS BASED  
ON A 3.75 PERCENT AVERAGE ANNUAL PRIVATE INDUSTRY ESTIMATED GROWTH RATE

| YEAR & %                                | YUBA COUNTY: |                | MARYSVILLE | WHEATLAND |
|-----------------------------------------|--------------|----------------|------------|-----------|
|                                         | TOTAL        | UNINCORPORATED |            |           |
| 1990                                    | 58,228       | 44,273         | 12,324     | 1,631     |
| 1995    3%                              | 67,502       | 51,325         | 14,287     | 1,890     |
| 2000    5%                              | 86,152       | 65,505         | 18,234     | 2,413     |
| 2005    4%                              | 104,817      | 79,700         | 22,184     | 2,933     |
| 2010    3%                              | 121,512      | 92,392         | 25,717     | 3,403     |
| % Change -<br>Av. Annual<br>Growth Rate | 3.75         |                |            |           |

### 3. Age Distribution

The 1990 U.S. Census revealed that the most significant changes in the Yuba County age structure between 1980 and 1990 were increases in the percentage of people the 0 to 14, in the 35 to 44 and the over 65 age categories, and a decrease in the percentage of persons between the 15 to 34 age categories. The median age for the entire population was 29.2 years which is an increase in age over the 1980 median age of 27.3 years. The age distribution for Yuba County is shown on Table 4.

The unincorporated portion of Yuba County has a younger population. It had a higher proportion of people under 24 and a lower percentage of people over 45 than the county as a whole. Data on the age distribution of the unincorporated area of the county is not available from the 1970 Census, but the 1980 and 1990 age distribution is shown on Table 5.

The community of Linda has the largest percentage of population under age 18 (38.5%). The community of Brownsville has the largest percentage of population 65 years and older (25.6%) followed by Loma Rica (14.6%), Wheatland (14.1%) and Marysville (14.0%).



TABLE 4  
YUBA COUNTY AGE DISTRIBUTION: 1970, 1980, & 1990

| Age Group | 1970   |         | 1980   |         | 1990   |         |
|-----------|--------|---------|--------|---------|--------|---------|
|           | Number | Percent | Number | Percent | Number | Percent |
| 0-4       | 4,372  | 9.8     | 4,536  | 9.1     | 6,027  | 10.4    |
| 5-14      | 10,381 | 23.2    | 8,056  | 16.2    | 10,078 | 17.3    |
| 15-24     | 8,521  | 19.1    | 10,133 | 20.4    | 8,581  | 14.7    |
| 25-34     | 6,371  | 14.2    | 8,466  | 17.9    | 10,094 | 17.3    |
| 35-44     | 5,276  | 11.8    | 5,364  | 10.8    | 7,592  | 13.0    |
| 45-54     | 3,850  | 8.6     | 4,322  | 8.7     | 5,106  | 8.8     |
| 55-64     | 3,012  | 6.7     | 4,235  | 8.5     | 4,598  | 7.9     |
| 65+       | 2,963  | 6.6     | 4,621  | 9.3     | 6,152  | 10.6    |
| TOTAL     | 44,736 | 100.0   | 49,733 | 100.0   | 58,228 | 100.0   |

SOURCE: SACOG, 1990 and 1980 Census of Population - Characteristics of Persons; U. S. Bureau of the Census, 1970 Census of Population and Housing, General Population Characteristics

TABLE 5

YUBA COUNTY UNINCORPORATED AREA AGE DISTRIBUTION: 1980 and 1990

| Age Group | 1980   |         | 1990   |         |
|-----------|--------|---------|--------|---------|
|           | Number | Percent | Number | Percent |
| 0-4       | 3,742  | 9.8     | 4,776  | 10.8    |
| 5-14      | 6,562  | 17.1    | 8,040  | 18.1    |
| 15-24     | 7,952  | 20.7    | 6,638  | 15.0    |
| 25-34     | 6,506  | 17.0    | 7,604  | 17.1    |
| 35-44     | 4,276  | 11.1    | 5,706  | 12.9    |
| 45-54     | 3,148  | 8.2     | 3,885  | 8.8     |
| 55-64     | 3,046  | 7.9     | 3,433  | 7.8     |
| 65+       | 3,128  | 8.2     | 4,191  | 9.5     |
| TOTAL     | 38,361 | 100.0   | 44,273 | 100.0   |

SOURCE: SACOG, 1990 and 1980 Census of Population and Housing

#### 4. Household Characteristics

The 1990 Census identified 21,245 units in Yuba County, 19,776 of the households were occupied. Fifty-eight percent of those households consisted of married couples. Other family households comprise 16.9 percent of the households. Female-headed households with children comprise 9.9 percent of households County-wide, 15.4 percent of all households in the community of Linda and 12 percent in Olivehurst. Non-family households made up the remaining 24.8 percent of the households. Unincorporated Yuba County had a higher proportion of married couple households, 63.2 percent, and a lower percentage of non-family households, 20.2 percent.

TABLE 6  
HOUSEHOLDS BY HOUSEHOLD TYPE: 1990

| Type of Household                          | Number of Households |                    |
|--------------------------------------------|----------------------|--------------------|
|                                            | Yuba County          | Yuba County Uninc. |
| Male Householder, no spouse, w/children    | 535                  | 407                |
| Male Householder, no spouse w/o children   | 276                  | 193                |
| Female Householder, no spouse, w/children  | 1,953                | 1,363              |
| Female Householder, no spouse w/o children | 584                  | 394                |
| Married Couple Family w/children           | 6,097                | 4,931              |
| Married Couple Family w/o children         | 5,433                | 4,155              |
| Nonfamily household                        | 4,898                | 2,930              |
| TOTAL                                      | 19,776               | 14,373             |

Source: SACOG: 1990 Census of Population and Housing

TABLE 7  
PERSONS BY HOUSEHOLD TYPE: 1990

|                       | Yuba County | Percent | Yuba County Uninc. | Percent |
|-----------------------|-------------|---------|--------------------|---------|
| Family Households     |             |         |                    |         |
| Householder           | 14,878      | 25.6    | 11,443             | 25.8    |
| Spouse                | 11,530      | 19.8    | 9,086              | 20.5    |
| Other Relatives (a)   | 22,383      | 38.4    | 17,709             | 40.0    |
| Non-Relatives(b)      | 1,456       | 2.5     | 1,079              | 2.5     |
| -----                 | -----       | -----   | -----              | -----   |
| Subtotal              | 50,247      | 86.3    | 39,317             | 88.8    |
| Non-Family Households |             |         |                    |         |
| Male households       | 2,401       | 4.1     | 1,509              | 3.4     |
| Female households     | 2,497       | 4.3     | 1,421              | 3.2     |
| Non-relative(b)       | 1,135       | 2.0     | 718                | 1.6     |
| -----                 | -----       | -----   | -----              | -----   |
| Subtotal              | 6,033       | 10.4    | 3,648              | 8.2     |
| Group Quarters        | 1,948       | 3.3     | 1,308              | 3.0     |
| TOTAL                 | 58,228      | 100.0   | 44,273             | 100.0   |

(a) Relatives include householder, spouse and the questionnaire categories: "son/daughter, brother/sister, father/mother and other relatives." Tabulations of "other relatives: include all categories not shown separately in the matrix.

- (b) "Non-relatives" include the questionnaire categories: "roomer, boarder, partner, roommate, paid employee, and other non-relative." Tabulations of "non-relatives" include all categories not shown separately in the matrix.

Source: SACOG, 1990 Census of Population: Characteristics of Household and Families

Between 1970 and 1980, the average annual household growth rate was higher than the average annual population growth rate. For example, from 1975 to 1980, Yuba County had an average annual population growth of 2.04 percent while its average annual household growth rate was 3.91 percent. From 1980 to 1990, the average annual population growth rate was 1.75 percent while the average annual household growth rate was 1.58 percent. The population growth rate now exceeds the household growth rate. Thus, while the number of people per household (pph) had been decreasing in Yuba County as it was nationwide through the late 1980's, the number of pph is now increasing. In 1970, Yuba County had a household size of 2.25 pph. In 1984, it was estimated to be 2.70 pph. By 1990, the household size increased to an average of 2.85.

The household size of the Yuba County unincorporated area decreased from 3.67 pph in 1970 to an estimated 2.85 pph in 1984 and increased to 2.99 in 1990.



TABLE 8  
HOUSEHOLDS AND HOUSEHOLD SIZE: 1970-1990

|                    | Yuba County Uninc. |                | Yuba County |                |
|--------------------|--------------------|----------------|-------------|----------------|
|                    | Households         | Household Size | Households  | Household Size |
| 1990               | 15,483             | 2.99           | 21,245      | 2.85           |
| Annual Growth Rate |                    |                |             |                |
| 1984               | 13,667             | 2.85           | 18,763      | 2.70           |
| Annual Growth Rate | 1.7%               |                | 1.75%       |                |
| 1980               | 12,791             | 2.91           | 17,504      | 2.76           |
| Annual Growth Rate | 4.3%               |                | 3.91        |                |
| 1975               | 10,386             | 3.12           | 14,451      | 2.95           |
| Annual Growth Rate | 2.26               |                | 2.02        |                |
| 1970               | 9,286              | 3.67           | 13,074      | 2.92           |

Source: U.S. Bureau of the Census: 1990, 1980, 1970; SACOG, 1980 Census of Population, Characteristics of Persons; and 1975 Special Census; California Department of Finance, Demographic Research Unit, Population and Housing Estimates.

#### 5. Ethnicity

The ethnic makeup of Yuba County has changed since 1970 when 91.3 percent of the population was white. The 1980 whites comprised 84.4 percent of the population. By 1990, the number of whites decreased to 78.2 percent of the population. The American Indian population increased from less than one percent of the population in 1970 and 2.3 percent in 1980 to 2.9 percent in 1990. Between 1970 and 1980, the "other" category increased from 1.7 to 6 percent. By 1990, the other category increased to 6.3 percent. The Hispanic population increased from 7.4 percent in 1970 and 8.9 percent in 1980 to 11.6 percent in 1990. The Asian Pacific Islander Population increased from 1.7 percent in 1970 and 2.8 percent in 1980, to 8.4 percent in 1990. This large increase is due to the immigration of 2,349 South East Asian refugees into the County between 1980 and 1990, which accounts for 59 percent of the total foreign immigration of 4,000 persons.

TABLE 9  
ETHNICITY: 1990.  
YUBA COUNTY

|            | White  | Black | Asian/<br>Pacific<br>Islander | American<br>Indian | Other | Total  | Hispanic<br>(a) |
|------------|--------|-------|-------------------------------|--------------------|-------|--------|-----------------|
| Total      | 45,541 | 2,437 | 4,917                         | 1,675              | 3,658 | 58,228 | 6,728           |
| No./%      | 78.2   | 4.2   | 8.4                           | 2.9                | 6.3   | 100.0  | 11.6            |
| Unincorp.  | 34,195 | 1,786 | 4,018                         | 1,436              | 2,838 | 44,273 | 5,172           |
| No./%      | 77.2   | 4.0   | 9.1                           | 3.2                | 6.4   | 100.0  | 11.7            |
| Linda      | 8,602  | 394   | 2,730                         | 334                | 977   | 13,037 | 1,855           |
| No./%      | 66.0   | 3.0   | 20.9                          | 2.6                | 7.5   | 100.0  | 14.2            |
| Olivehurst | 7,711  | 242   | 516                           | 485                | 784   | 9,738  | 1,367           |
| No./%      | 79.2   | 2.5   | 5.3                           | 5.0                | 8.0   | 100.0  | 14.0            |
| Marysville | 9,904  | 638   | 828                           | 220                | 734   | 12,324 | 1,345           |
| No./%      | 80.4   | 5.2   | 6.7                           | 1.8                | 5.9   | 100.0  | 10.9            |
| Wheatland  | 1,442  | 13    | 71                            | 19                 | 86    | 1,631  | 211             |
| No./%      | 88.4   | .8    | 4.4                           | 1.2                | 5.2   | 100.0  | 12.9            |

TABLE 10  
ETHNICITY: 1970-1990  
YUBA COUNTY

|       | White  | Black | Asian/<br>Pacific<br>Islander | American<br>Indian | Other | Total  | Hispanic<br>(a) |
|-------|--------|-------|-------------------------------|--------------------|-------|--------|-----------------|
| 1990  | 45,541 | 2,437 | 4,917                         | 1,675              | 3,658 | 58,228 | 6,728           |
| No./% | 78.2   | 5.2   | 8.4                           | 2.9                | 6.3   | 100.0  | 11.6            |
| 1980  | 41,962 | 2,231 | 1,377                         | 1,146              | 3,017 | 49,733 | 4,367           |
| No./% | 84.4   | 4.5   | 2.8                           | 2.3                | 6.0   | 100.0  | 8.9             |
| 1970  | 40,888 | 2,155 | 741                           | 210                | 742   | 44,736 | 3,327           |
| No./% | 91.3   | 4.8   | 1.7                           | .5                 | 1.7   | 100.0  | 7.4             |

(a) The question asking census respondents whether or not they are of Spanish origin is asked separately from the race categories above. The race categories are therefore not mutually exclusive with the Spanish origin question responses.

Source: 1970, 1980, and 1990 U.S. Census and State Department of Finance, Demographic Research Unit, Estimates of Refugees in CA, 1989 and Report SR89-1, January 1991.

## 6. Employment Characteristics

According to the State Employment Development Department's (EDD) Annual Planning Information Publication and the U.S. Census, Yuba County had a resident civilian labor force of 17,456 in 1980 and an unemployment rate of 16.6 percent.

In 1989, Yuba County had a resident civilian labor force of 19,475 and an annual average unemployment rate of 10.8 percent which was lower than the Yuba City SMSA unemployment rate of 12.1 percent. The unemployment rate in Yuba County has been decreasing since 1980.

In 1980 almost 50 percent of the employed work in the fields of retail trade, agriculture, forestry, fisheries and mining, educational services or public administration. Over 20 percent of the employed work in retail trade. Twenty-three percent of the employed were government workers and 9 percent were self-employed. In contrast to 1980, the number of retail employees in 1990 has decreased to less than 18 percent of the total employment in Yuba County.

The unincorporated portion of Yuba County had a labor force of 12,418 in 1980. The unemployment rate of 18.6 percent was considerably higher than Yuba County as a whole. A higher percentage of the employed from the unincorporated area worked in agriculture and manufacturing while fewer people worked in retail trade and public administration.

According to the 1980 Census, the principle occupations of Yuba County citizens were farming, forestry and fishing; precision production, craft and repair services; service; and administrative support.



TABLE 11  
EMPLOYMENT BY INDUSTRY: 1980

| Industry                                     | Yuba County |         | Yuba Co. Uninc. |         |
|----------------------------------------------|-------------|---------|-----------------|---------|
|                                              | Number      | Percent | Number          | Percent |
| Agriculture, forestry, fisheries, mining     | 1,338       | 9.2     | 1,114           | 11.0    |
| Construction                                 | 1,015       | 7.0     | 787             | 7.8     |
| Nondurable goods manufacturing               | 703         | 4.8     | 503             | 5.0     |
| Durable goods manufacturing                  | 1,020       | 7.0     | 819             | 8.1     |
| Transportation                               | 623         | 4.3     | 476             | 4.7     |
| Communications and other public utilities    | 532         | 3.7     | 312             | 3.1     |
| Wholesale Trade                              | 536         | 3.7     | 339             | 3.3     |
| Retail Trade                                 | 3,005       | 20.6    | 1,886           | 18.7    |
| Finance, Insurance, Real Estate              | 605         | 4.2     | 420             | 4.1     |
| Business & repair services                   | 527         | 3.6     | 400             | 4.0     |
| Personal, entertainment, recreation services | 609         | 4.2     | 437             | 4.3     |
| Health services                              | 749         | 5.1     | 743             | 4.7     |
| Educational services                         | 1,374       | 9.4     | 929             | 9.2     |
| Other professional and related services      | 554         | 3.8     | 402             | 4.0     |
| Public Administration                        | 1,365       | 9.4     | 807             | 8.0     |
| TOTAL                                        | 14,555      | 100.0   | 10,104          | 100.0   |

Source: SACOG, 1980 Census of Population and Housing

TABLE 12  
EMPLOYMENT BY OCCUPATION: 1980

| Industry                                    | Yuba County |         | Yuba Co. Uninc. |         |
|---------------------------------------------|-------------|---------|-----------------|---------|
|                                             | Number      | Percent | Number          | Percent |
| Executive, administrative, managerial       | 1,070       | 7.4     | 628             | 6.2     |
| Professional specialty                      | 1,324       | 9.1     | 821             | 8.1     |
| Technicians and related support             | 298         | 2.0     | 187             | 1.8     |
| Sales                                       | 1,490       | 10.2    | 938             | 9.3     |
| Administrative support, including clerical  | 2,327       | 16.0    | 1,515           | 15.0    |
| Private household                           | 151         | 1.0     | 97              | 1.0     |
| Protective service                          | 287         | 1.9     | 158             | 1.6     |
| Service, except protective and household    | 2,024       | 13.9    | 1,523           | 15.0    |
| Farming, forestry, and fishing              | 1,109       | 7.6     | 927             | 9.2     |
| Precision production, craft/repair services | 2,093       | 14.4    | 1,557           | 15.4    |
| Machine operators, assemblers/inspectors    | 841         | 5.8     | 639             | 6.3     |
| Transportation and material moving          | 750         | 5.2     | 555             | 5.5     |
| Handlers, equipment cleaners, helpers       | 794         | 5.5     | 559             | 5.5     |
| TOTAL                                       | 14,555      | 100.0   | 10,104          | 100.0   |

Source: SACOG, 1980 Census of Population and Housing

More people living in Yuba County appear to be working farther afield in 1980 than in 1975. In 1975, 76.4 percent of those reporting a place of work were employed in Yuba County. In 1980, the percentage was down to 73.4. Nine percent of those employed in 1980 worked outside of the Yuba City SMSA (Sutter and Yuba Counties), traveling to neighboring counties and farther. Almost one percent worked out of state. A little over 7 percent worked outside of the Yuba City SMSA in 1975. Although the 1990 Census Place of Work data is not yet available, the number of Yuba City SMSA residents working in the Sacramento area is increasing. According to local realtors and builders, one out of three new homes sold in 1989/1990 were to those employed in Sacramento.

There was also an increase of those traveling from Yuba County to Sutter County for work. In 1975, 16.2 percent worked in Sutter County; in 1980 it was up to 17.6 percent.

Of those living and working within Yuba County, the 1975 Special Census showed that 38 percent worked at Beale Air Force Base. Although there are no figures available for the number of county residents employed at Beale Air Force Base in 1980, Beale is still a primary employer of Yuba County residents. According to the 1975 Special Census, almost 46 percent of those employed in Yuba County and living in the unincorporated portion of Yuba County worked at Beale Air Force Base.

TABLE 13  
PLACE OF WORK - 1975 and 1980

| Place of Work            | Yuba County |        | Uninc.<br>Yuba Co. |
|--------------------------|-------------|--------|--------------------|
|                          | 1980 %      | 1975 % | 1975 %             |
| Marysville               | 29.3        | 28.7   | 20.2               |
| Yuba City                | 13.6        | 13.2   | 12.2               |
| Rest of Sutter County    | 4.0         | 3.0    | 3.1                |
| Rest of Yuba County      | 44.1        | 47.7   | 57.0               |
| Beale Air Force Base     |             | 29.1   | 35.2               |
| Linda/Olivehurst         |             | 7.7    | 9.4                |
| Sacramento/Yolo Counties | 2.5         | 1.8    | 1.8                |
| Butte County             | 1.6         | .9     | 1.0                |
| Other                    | 4.9         | 4.7    | 4.7                |

Source: SACOG, 1975 Special Census; U.S. Bureau of the Census, 1980 Census of Population and Housing, Census Tracts, Yuba City, CA SMSA

## 7. Income

The amount of income available determines whether or not an individual household can afford to purchase or rent safe and sanitary housing. For the purposes of discussing income and the affordability of housing, this housing element places households into one of four income categories based on percentages of median family income.

It should be noted that income category are expressed as a percentage of the median income. The definitions used by the State Housing and Community Development Department (HCD) are as follows:

- o Very Low-Income = under 50% of median county income
- o Low-Income = 50% to 80% of median county income
- o Moderate-Income = 80% to 120% of median county income
- o Above Moderate-Income = over 120% of median county income

The HCD has estimated that the median family income in Yuba County as of March 1990 at \$29,400. A breakdown of income levels by household size and category is shown on Table 14.

TABLE 14  
HOUSEHOLD MEDIAN FAMILY INCOME: 1990  
Income Category

| Household Size | Very-Low | Lower    | Median   | Moderate |
|----------------|----------|----------|----------|----------|
| One            | \$10,300 | \$16,450 | \$20,600 | \$24,700 |
| Two            | \$11,750 | \$18,800 | \$23,500 | \$28,200 |
| Three          | \$13,250 | \$21,150 | \$26,450 | \$31,750 |
| Four           | \$14,700 | \$23,500 | \$29,400 | \$35,300 |
| Five           | \$15,900 | \$24,950 | \$31,250 | \$37,500 |
| Six            | \$17,050 | \$26,450 | \$33,100 | \$39,700 |
| Seven          | \$18,250 | \$27,950 | \$34,900 | \$41,900 |
| Eight          | \$19,400 | \$29,400 | \$36,750 | \$44,100 |

Source: State Department of Housing and Community Development

The Sacramento Area Council of Governments (SACOG) estimated the number of dwelling units for each household income category. The results for 1989 are delineated on Table 15 which follows:



TABLE 15  
HOUSEHOLD BY INCOME CATEGORY: 1989

|                     | Very Low       | Low            | Moderate       | Above<br>Moderate | Total            |
|---------------------|----------------|----------------|----------------|-------------------|------------------|
| YUBA County - Total | 5,386<br>27%   | 4,199<br>21%   | 4,133<br>20.7% | 6,260<br>31.3%    | 19,978<br>100.0% |
| Unincorporated      | 3,878<br>26.9% | 3,275<br>22.7% | 3,001<br>20.8% | 4,251<br>29.5%    | 14,405<br>100.0% |
| Marysville          | 1,330<br>27.2% | 789<br>16.1%   | 984<br>21.8%   | 1,793<br>36.6%    | 4,895<br>100.0%  |
| Wheatland           | 179<br>26.4%   | 135<br>20%     | 141<br>21.8%   | 216<br>31.9%      | 678<br>100.0%    |

The income distribution indicates that 49.6 percent of the households are in the low and very low income categories in the unincorporated area of Yuba County. In comparison, the percentage of households in the low and very low income categories in 1980 was 52.3 percent. Between 1980 and 1989, the number of households in the Very Low and Low income categories decreased by 2.7 percent in the unincorporated area of Yuba County and 2.0 percent in the County total.

In conjunction with the decrease in Very Low and Low income households, the unemployment rate in Yuba County has decreased from 16.6 percent in 1980 to 10.8 percent in 1989. In contrast to this 5.8 percentage point decrease in the unemployment rate, the number of residents receiving public assistance has increased from 16.3 percent in 1980 to 18.6 percent in 1989. According to the EDD's Annual Planning Information publication, 10,656 residents which equates to 18.6 percent of the population in 1989 received Food Stamps.

In 1990 Census data identifying the number of families below the federal poverty standard has not yet been published. However, in 1980 a total of 1,895 families which equate to 14.4 percent of all Yuba County families were classified as below the federal poverty standard. Eighty percent of the families classed below poverty had children. Female headed households amounted to 42 percent of these families. Over 25 percent of all Yuba County residents had incomes of 125 percent of the poverty level or less.

## C. HOUSING UNIT CHARACTERISTICS

### 1. Growth

According to the 1990 SACOG Housing Module, Yuba County had 22,025 housing units as of January 1, 1990, an increase of 3,190 housing units since 1980. This represents an annual average increase of 1.58 per year or 319 units per year over the last ten years. In the ten years between 1970 and 1980, there was an increase in Yuba County of 4,689 housing units. A breakdown of housing by type and quantity follows on Tables 16 and 17.

TABLE 16  
HOUSING UNITS BY TYPE: 1975-1990  
YUBA COUNTY TOTAL

| TYPE OF DWELLING UNIT  | 1990<br>NO.D.U. % | 1980<br>NO.D.U. % | 1975<br>NO.D.U. % | 1975-1990:<br>DIFFERENCE % |
|------------------------|-------------------|-------------------|-------------------|----------------------------|
| Single family          | 13,414 60.9       | 12,168 64.6       | 10,986 68.1       | (7.2)                      |
| Multi-family: 2-4 D.U. | 2,199 10.0        | 1,969 10.5        | 1,651 10.2        | (.2)                       |
| 5+ D.U.                | 2,429 11.0        | 1,787 9.5         | 1,452 9.0         | 2.0                        |
| Mobile homes           | 3,983 18.1        | 2,911 15.4        | 2,052 12.7        | 5.4                        |
| TOTAL                  | 22,025 100%       | 18,835 100%       | 16,139 100%       |                            |

Source: SACOG, Housing Modules : 1975, 1980 & 1990.

TABLE 17  
HOUSING UNITS BY TYPE: 1975-1990  
YUBA COUNTY UNINC.

| TYPE OF DWELLING UNIT   | 1990<br>NO.D.U. % | 1980<br>NO.D.U. % | 1975<br>NO.D.U. % | 1975-1990:<br>DIFFERENCE % |
|-------------------------|-------------------|-------------------|-------------------|----------------------------|
| Single-family           | 9,983 61.2        | 8,945 65.1        | 8,011 68.3        | (7.1)                      |
| Multi-family = 2-4 D.U. | 1,273 7.8         | 1,153 8.4         | 1,043 8.9         | (1.1)                      |
| 5+ D.U.                 | 1,161 7.1         | 925 6.7           | 714 6.1           | 1.0                        |
| Mobile homes            | 3,903 23.9        | 2,726 19.8        | 1,965 16.7        | 7.2                        |
| TOTAL                   | 16,320 100%       | 13,747 100%       | 11,733 100%       |                            |

Source: SACOG Housing Modules: 1975, 1980 & 1990.

Between 1975 and 1990, the number of dwelling units increased in every housing type category and the share of each dwelling unit type as a percent of the total number of dwelling units also changed. The number of Single-family dwellings as a percentage of the total number of dwellings decreased by 7.2 percent in Yuba County: Total and 7.1 percent in the Yuba County: Unincorporated, while the number of mobile homes increased by 5.4 percent in Yuba County: Total and 7.2 percent in Yuba County: Unincorporated. In addition, the share of multi-family dwellings increased by 1.8 percent in Yuba County: Total and decreased .1 percent in Yuba County: Unincorporated.

A breakdown of housing by type and quantity in the Unincorporated portion of Yuba County and for the State of California for 1989 follows on Table 18. In comparison to the total number of housing units by category as a percentage of the total units in the State of California, Yuba County has a larger share of mobile homes and a smaller share of apartments.

TABLE 18  
HOUSING UNITS BY TYPE: 1989  
YUBA COUNTY UNINCORPORATED VS CALIFORNIA

| TYPE OF DWELLING UNIT  | YUBA COUNTY UNINCORP. | CALIFORNIA |
|------------------------|-----------------------|------------|
| Single Family          | 61.2%                 | 60.7%      |
| Multi-family: 2-4 D.U. | 7.8%                  | 8.3%       |
| 5+ D.U.                | 7.1%                  | 26.6%      |
| Mobile Homes           | 23.9%                 | 4.4%       |
| TOTAL                  | 100.0%                | 100.0%     |

Source: SACOG Housing Module: 1989, and California Department of Finance

## 2. Owner/Renter Occupancy

The 1990 U. S. Census data pertaining to occupancy revealed 19,776 occupied housing units in the county of which 52.8 percent were owner-occupied and 47.2 percent were renter occupied. This compares to 1980 figures of 54.4 percent owner-occupied and 45.6 percent renter-occupied, a significant trend towards decreased home ownership during the decade. This trend towards decreased home ownership was even more pronounced in Linda where 57 percent of the households are renter-occupied. In the unincorporated portion of the county where mobile homes account for almost one-fourth of the housing stock home ownership is also decreasing.

TABLE 19  
TENURE: 1970-1990

| Occupied<br>Units | Yuba Co.<br>Own | Uninc.<br>Rent | Yuba County<br>Own | Yuba County<br>Rent |
|-------------------|-----------------|----------------|--------------------|---------------------|
| 1990 %            | 55.5            | 44.5           | 52.8               | 47.2                |
| 1980 %            | 55.9            | 44.1           | 54.4               | 45.6                |
| 1970 %            | 49.5            | 50.5           | 49.5               | 50.5                |
| Increase %        |                 |                |                    |                     |
| 1970-1980         | 6.4             | <6.4>          | 4.9                | <4.9>               |
| 1980-1990         | <.4>            | .4             | <1.6>              | 1.6                 |

Source: SACOG, 1980 & 1990 Census of Population: Characteristics of Housing Units (STF 1A), and 1975 Special Census; U.S. Bureau of the Census, 1970 Census of Housing



TABLE 19A  
HOUSEHOLD TENURE  
BY COMMUNITY: 1990

| COMMUNITY             | RENT<br>(Percent) | OWN  | TOTAL UNITS |
|-----------------------|-------------------|------|-------------|
| Yuba County - Total   | 47.2              | 52.8 | 19,776      |
| Unincorporated        | 44.5              | 55.5 | 14,373      |
| Linda                 | 56.6              | 43.4 | 4,033       |
| Olivehurst            | 35.2              | 64.8 | 3,166       |
| Beale AFB             | 91.7              | 8.3  | 1,818       |
| Loma Rica             | 11.2              | 87.8 | 647         |
| Challenge-Brownsville | 21.3              | 78.7 | 461         |
| Marysville            | 56.4              | 43.6 | 4,799       |
| Wheatland             | 39.1              | 60.8 | 604         |

Source: SACOG, 1990 Census of Population

### 3. Vacancy Rates

The 1990 U.S. Census, Preliminary Housing Unit Count revealed a vacancy rate of 6.9 percent in Yuba County. Included in the vacancy category are dwellings under construction and new dwellings which are for sale. This rate which is overestimated is lower than the 1980 U.S. Census rate of 8.3 percent. The decrease in the vacancy rate correlates to the increased migration into Yuba County. Table 20 summarizes vacant housing units from 1975 to 1990.

TABLE 20  
VACANT HOUSING UNITS: 1975-1990

|          | Yuba County: Total |        |        | Yuba County: Uninc. |        |        |
|----------|--------------------|--------|--------|---------------------|--------|--------|
|          | 1990               | 1980   | 1975   | 1990                | 1980   | 1975   |
| Occupied | 19,776             | 17,500 | 14,451 | 14,373              | 12,793 | 10,386 |
| Vacant   | 1,469              | 1,589  | 1,591  | 1,110               | 1,128  | 1,245  |
| % Vacant | 6.9                | 8.3    | 9.9    | 7.2                 | 8.1    | 10.7   |

Source: 1990 U.S. Census, Preliminary Housing Unit Count; 1980 U.S. Census; 1975 Special Census.

### 4. Age of Housing

The age of the housing stock provides one indicator of the condition of the housing available. Many older units have been well maintained while others have been allowed to deteriorate with the years.

As of 1990, 20 percent of the housing stock in Yuba County was built prior to 1950, while 85.5 percent was ten years old or older. In comparison to the Yuba City SMSA, Yuba County had a lower percentage of dwelling units built prior to 1950 but a higher percentage of units ten years old or older.

In the unincorporated portion of the county less than 16 percent of the housing stock was built before 1950, however, 84.9 percent of the housing stock was ten years old or older.

TABLE 21  
NUMBER OF UNITS BY YEAR BUILT: 1990

| YEAR<br>CONSTRUCTED | YUBA COUNTY: TOTAL |           |       | YUBA COUNTY: UNINC. |           |       |
|---------------------|--------------------|-----------|-------|---------------------|-----------|-------|
|                     | Accum.Total        | New Units | %     | Accum.Total         | New Units | %     |
| 1980-1989           | 22,025             | 3,190     | 14.5% | 16,320              | 2,466     | 15.1% |
| 1970-1979           | 18,835             | 4,633     | 21.0  | 13,854              | 4,077     | 25.0  |
| 1960-1969           | 14,202             | 6,294     | 28.6  | 9,777               | 4,762     | 29.2  |
| 1950-1959           | 7,908              | 3,530     | 16.0  | 5,015               | 2,452     | 15.0  |
| 1940-1949           | 4,378              | 2,180     | 9.9   | 2,563               | 1,459     | 8.9   |
| 1939-or earlier     | 2,198              | 2,198     | 10.0  | 1,104               | 1,104     | 6.8   |
| TOTAL               |                    | 22,025    | 100%  |                     | 16,320    | 100%  |

Source: SACOG 1990 Housing Module, U.S. Census.

#### 5. Mobile Home Units

As shown on Tables 16 and 17, there were 3,983 mobile homes in Yuba County. This amounts to 18.1 percent of the housing stock. This is considerably higher than the 1975 mobile home percentage of 12.7.

Over 97 percent of all the mobile homes in Yuba County are in the unincorporated portion of the County. The Yuba County unincorporated area has a significantly higher proportion of mobile homes as compared to Yuba County as a whole. Almost 24 percent of all units in unincorporated Yuba County are mobile homes, increasing from 16.7 percent in 1975. Marysville and Wheatland have less than two percent mobile homes.

#### 6. Substandard Housing

The 1975 Special Census examined housing condition. Table 22 shows the result. Of the housing classified as sound or unsound, 90 percent were classified as sound, over 8 percent were classified as deteriorating or substandard, and 1 percent were classified as dilapidated.

The 1980 U. S. Census did not gather information on the condition of housing units and the housing condition data from the 1990 U.S. Census is not yet available. In view of the lack of current housing condition information, housing condition surveys were performed in 1988 and again in 1991. Both surveys examined a sample of dwellings in various communities in Yuba County and classified the units as being standard, rehabilitation work required, or dilapidated. The results of these surveys are summarized on Tables 23 and 24. In 1988, 55 percent of the Yuba County total housing stock were classified

as as sound or standard, 37 percent needed rehabilitation, and 8 percent were dilapidated beyond the point where rehabilitation would be cost effective. The Yuba County unincorporated summary data classified 45 percent of the housing units as being sound and 11 percent as being dilapidated. In the Linda and Olivehurst communities, 44 percent of the housing were classified as being sound and 11 percent as being dilapidated. The classification of housing conditions in these two communities is similar to the unincorporated area of the County.

In contrast, the 1991 survey of the Linda and Olivehurst communities revealed that 56 percent of the housing stock were in sound condition and 8 percent were dilapidated. This survey was conducted by driving by the homes and by assessing the exterior condition of the dwellings. The survey results were adjusted to compensate for new housing construction, demolitions and deferred maintenance activities which, if not identified, would skew the results. The Standard category included 446 new dwelling units which were included in the 1991 sample. The Minor Rehabilitation Need Category included 775 units in need of deferred maintenance. The Dilapidated category included 110 demolitions which occurred between 1988 and 1991.

Since the 1986 flood, many dwelling units shown in the 1988 survey as in need of repair or replacement have been repaired or demolished. The condition of housing has improved since 1988 due to the County's Code Enforcement program and to the availability of CDBG money. However, in comparison to 1975 housing survey data, the overall condition of housing has become worse in Yuba County.

TABLE 22  
CONDITION OF OCCUPIED HOUSING: 1975

|                               | Yuba County |         | Yuba Co. Uninc. |         |
|-------------------------------|-------------|---------|-----------------|---------|
|                               | Number      | Percent | Number          | Percent |
| Sound                         | 11,593      | 80.2    | 8,126           | 78.2    |
| Deteriorating                 | 916         | 6.4     | 720             | 6.9     |
| Dilapidated                   | 129         | .9      | 85              | .8      |
| Under Extensive Repairs       | 21          | .1      | 17              | .2      |
| Substandard                   | 171         | 1.2     | 144             | 1.4     |
| No response or not classified | 1,624       | 11.2    | 1,295           | 12.5    |

Source: SACOG, 1975 Special Census



TABLE 23  
CONDITION OF OCCUPIED HOUSING: 1988

| Community      |     | Standard | Minor | Moderate | Major | Dilapidated | Total   |
|----------------|-----|----------|-------|----------|-------|-------------|---------|
| Marysville:    | No. | 2,418    | 379   | 297      | 145   | 45          | = 3,275 |
|                | %   | 73.6     | 11.5  | 9.0      | 4.4   | 1.4         |         |
| Linda:         | No. | 1,915    | 550   | 471      | 263   | 368         | = 2,667 |
|                | %   | 38.0     | 20.6  | 17.7     | 9.9   | 13.8        |         |
| Olivehurst:    | No. | 1,332    | 485   | 367      | 204   | 239         | = 2,627 |
|                | %   | 50.7     | 18.5  | 14.0     | 7.8   | 9.0         |         |
| Smartville:    | No. | 12       | 12    | 9        | 4     | 4           | = 41    |
|                | %   | 29.3     | 29.3  | 21.8     | 9.8   | 9.8         |         |
| Challenge:     | No. | 7        | 1     | 9        | 4     | 8           | = 29    |
|                | %   | 24.2     | 3.4   | 31.0     | 13.8  | 27.6        |         |
| Camptonville:  | No. | 12       | 7     | 16       | 10    | 15          | = 60    |
|                | %   | 20.0     | 11.6  | 26.7     | 16.7  | 25.0        |         |
| Oregon House:  | No. | 28       | 7     | 11       | 9     | 3           | = 58    |
|                | %   | 48.2     | 12.1  | 19.0     | 15.5  | 5.2         |         |
| Dobbins:       | No. | 20       | 1     | 4        | 3     | 11          | = 39    |
|                | %   | 51.3     | 2.6   | 10.2     | 7.7   | 28.2        |         |
| Loma Rica:     | No. | 99       | 16    | 17       | 6     | 3           | = 141   |
|                | %   | 70.2     | 11.3  | 12.2     | 4.2   | 2.1         |         |
| Browns Valley: | No. | 14       | 2     | 8        | 8     | 2           | = 34    |
|                | %   | 41.2     | 5.9   | 23.5     | 23.5  | 5.9         |         |
| Brownsville:   | No. | 103      | 15    | 23       | 24    | 4           | = 169   |
|                | %   | 60.9     | 8.9   | 13.6     | 14.2  | 2.4         |         |
| Yuba County:   |     |          |       |          |       |             |         |
| Total          | No. | 5,060    | 1,475 | 1,232    | 680   | 703         | = 9,150 |
|                | %   | 55.3     | 16.1  | 13.5     | 7.4   | 7.7         |         |
| Yuba County:   |     |          |       |          |       |             |         |
| Uninc.         | No. | 2,642    | 1,096 | 935      | 535   | 657         | = 5,865 |
|                | %   | 45.1     | 18.7  | 15.9     | 9.1   | 11.2        |         |

Source: Rural California Housing Corporation, 1988 Housing Conditions Survey.

TABLE 24  
CONDITION OF OCCUPIED HOUSING: 1988 and 1991

| CONDITION            | Linda/Olivehurst: 1988 |      | Linda/Olivehurst: 1991* |      |
|----------------------|------------------------|------|-------------------------|------|
|                      | No.                    | %    | No.                     | %    |
| Standard             | 2,347                  | 44   | 2,536                   | 56   |
| Minor Rehab. Need    | 1,035                  | 20   | 1,355                   | 30   |
| Moderate Rehab. Need | 838                    | 16   | 222                     | 5    |
| Major Rehab. Need    | 467                    | 9    | 62                      | 1    |
| Dilapidated          | 607                    | 11   | 384                     | 8    |
| TOTAL                | 5,294                  | 100% | 4,559                   | 100% |

Source: Connerly & Associates, Inc. 1991 Housing Conditions Survey and RCHC, 1988 Housing Conditions Survey.

\* Figures adjusted to compensate for variation in methodology.

## 7. Housing Values

The value of single family homes increased dramatically between 1970 and 1990. Median home value in Yuba County increased from \$14,100 in 1970 and \$44,500 in 1980 to \$90,066 in 1990. The median home value in the Yuba City SMSA increased from \$51,000 in 1980 to \$98,000 in 1990. According to the Sutter-Yuba Board of Realtors, this SMSA home value has increased to \$105,000 for the first quarter of 1991. In comparison, the median home value in Sacramento as of February 1991 was \$130,700 and over \$175,000 in the State of California.

Median family income has not kept pace with the increase in housing costs. In 1970, the median family income was \$7,167. This figure rose to \$13,751 in 1980 and to \$29,400 by 1989. The median value home was approximately twice the median family income in 1970 and over three times the median family income in 1980 and 1990. This gap between housing costs and income has priced many households out of the home ownership market. Tables 25, 26 and 27 summarize the 1990 median home values, owner-occupied housing units by value and mortgage selected monthly owner costs.

TABLE 25  
MEDIAN HOME VALUES: 1990

| LOCATION            | VALUE           |                |
|---------------------|-----------------|----------------|
|                     | 1/1/90-12/31/90 | 1/1/91-3/31/91 |
| Marysville          | \$ 79,900       | \$ 95,000      |
| Wheatland           | 90,000          | 136,000        |
| Linda               | 69,000          | 80,000         |
| Olivehurst          | 64,000          | 82,500         |
| Loma Rica           | 132,500         | 150,000        |
| Oregon House        | 105,000         | 143,500        |
| AVERAGE             | \$ 90,066       | \$114,500      |
| Yuba City           | \$116,000       | \$116,000      |
| Live Oak            | 75,500          | 45,000         |
| South Sutter        | 128,000         | 105,000        |
| AVERAGE YUBA/SUTTER | \$ 98,000       | \$105,000      |

Source: Sutter/Yuba Board of Realtors

TABLE 26  
PERCEIVED HOME VALUE: 1990  
(Owner Occupied)

| LOCATION              | MEDIAN VALUE |
|-----------------------|--------------|
| Yuba County - Total   | \$ 67,600    |
| Unincorporated        | 65,460       |
| Marysville            | 71,700       |
| Wheatland             | 70,900       |
| Linda                 | 62,800       |
| Olivehurst            | 55,200       |
| Beale AFB             | 108,300      |
| Loma Rica CDP         | 113,000      |
| Challenge-Brownsville | 88,500       |

Source: SACOG, 1990 Census of Population,  
Characteristics of Housing Units

In the Household Survey prepared by Connerly & Associates in 1991, the median house payment for residents in Linda and Olivehurst was found to be \$350 per month. This value is only slightly higher than the 1980 Census value of \$304 per month for the unincorporated area of the County.

Although the median home value was lower for the unincorporated portion of Yuba County in 1980, the median selected monthly owner costs was actually slightly higher than Yuba County as a whole. It was, however, lower than the 1980 Yuba City SMSA median of \$339.

(Will update when 1990 census data is available)

TABLE 27  
MORTGAGE SELECTED MONTHLY OWNER COSTS: 1980

| Monthly Cost<br>(Dollars) | Yuba County          |         | Yuba Co. Unincor.    |         |
|---------------------------|----------------------|---------|----------------------|---------|
|                           | Units w/<br>Mortgage | Percent | Units w/<br>Mortgage | Percent |
| 0-149                     | 225                  | 5.2     | 151                  | 5.5     |
| 150-199                   | 593                  | 13.8    | 305                  | 11.1    |
| 200-249                   | 779                  | 18.1    | 464                  | 16.9    |
| 250-299                   | 631                  | 14.7    | 432                  | 15.7    |
| 300-349                   | 447                  | 10.4    | 318                  | 11.5    |
| 350-399                   | 534                  | 12.4    | 379                  | 13.8    |
| 400-449                   | 376                  | 8.7     | 270                  | 9.8     |
| 450-499                   | 246                  | 5.7     | 156                  | 5.7     |
| 500-499                   | 269                  | 6.3     | 170                  | 6.2     |
| 600-749                   | 158                  | 3.7     | 84                   | 3.0     |
| 750+                      | 45                   | 1.0     | 23                   | .8      |
|                           | 4,303                | 100.0   | 2,752                | 100.0   |
| Median Cost               | \$294                |         | \$304                |         |

Source: SACOG, 1980 Census of Population and Housing STF-3



## 8. Rental Costs

The median contract rent in Yuba County increased from \$86 in 1970 and \$205 in 1980 to \$312 in 1990. This increase is significant, but less than the increase in median home values over the same twenty year period.

TABLE 28  
RENTAL COSTS: 1990

| LOCATION                  | MEDIAN RENT/MONTH |
|---------------------------|-------------------|
| Yuba County - Total       | \$312             |
| Unincorporated            | 310               |
| Marysville                | 315               |
| Wheatland                 | 335               |
| Linda                     | 295               |
| Olivehurst                | 309               |
| Beale AFB                 | 411               |
| Loma Rica CDP             | 371               |
| Challenge-Brownsville CDP | 281               |

Source: SACOG, 1990 Census of Population & Housing, STF-1A

## 9. Demolitions

From time to time, housing units are lost to fire or otherwise ordered demolished by the county code enforcement or building inspection official. From 1981 through 1984, 165 homes were demolished in Yuba County, an annual rate of 41.25 housing units per year. Mobile homes were most often demolished, 131 mobile homes or 79.4 percent of the total. Of the total Yuba County demolitions, 141 or 85.5 percent were in the unincorporated portion of the county. Mobile homes accounted for 129 of the demolitions in the county unincorporated area.

From 1985 through 1989, 560 homes were demolished in Yuba County, an annual rate of 112 housing units per year. Mobile homes accounted for 42 percent of the demolitions. The increased number of demolitions is attributed to the establishment of a Code Enforcement Program and the 1986 flood.

## 10. Opportunities for Energy Conservation

Increasing the standards for energy conservation can contribute to the affordability of housing in as much as the costs to heat and cool a dwelling can be reduced. Energy programs in Yuba County includes the enforcement of Title 24 of the California Administrative Code and of Chapter 12.87 of the Zoning Code pertaining to the planting of residential street trees and parking lot shading requirements, and to the subdivision review and environmental assessment process where subdivisions are required to be designed to allow for maximum north/south orientation of future homes.

While many of Yuba County's older dwelling units are sound, many of them are energy insufficient and could benefit from a cost-effective retrofit program which utilizes some form of housing energy assistance. Over 14,000 units of Yuba County's housing stock is over twenty years old, Increased utilization of weatherization programs would decrease utility costs and and thereby contribute to the affordability of housing.

### D. AFFORDABILITY OF HOUSING

Housing is considered affordable if a household does not have to spend more than a specified percentage of its income to obtain it. Until the high inflation period of the 1970's, 25 percent of gross household income was considered to be the affordability limit. More recently, 30-35 percent of gross household income has income common and accepted by lending institutions and households.

In 1990, the median family income in Yuba County was \$29,400. Based on 30 percent of household income for housing costs, a household with the Yuba County median family income of 29,400 could afford \$735 per month for housing costs. Using the median family income figure, Table 29 was created to show maximum affordable monthly housing expenditures for four income categories. These affordable expenditures apply to renters and homeowners.

TABLE 29

| AFFORDABLE MONTHLY HOUSING EXPENDITURES* |          |         |          |         |          |         |          |         |
|------------------------------------------|----------|---------|----------|---------|----------|---------|----------|---------|
| HH Size                                  | Very-Low |         | Lower    |         | Median   |         | Moderate |         |
|                                          | Income   | Payment | Income   | Payment | Income   | Payment | Income   | Payment |
| One                                      | \$10,300 | \$260   | \$16,450 | \$410   | \$20,600 | \$520   | \$24,700 | \$ 620  |
| Two                                      | 11,750   | 300     | 18,800   | 470     | 23,500   | 590     | 28,200   | 710     |
| Three                                    | 13,250   | 330     | 21,150   | 530     | 26,450   | 660     | 31,750   | 800     |
| Four                                     | 14,700   | 370     | 23,500   | 590     | 29,400   | 740     | 35,300   | 880     |
| Five                                     | 15,900   | 400     | 24,950   | 620     | 31,250   | 780     | 37,500   | 940     |
| Six                                      | 17,050   | 430     | 26,450   | 660     | 33,100   | 830     | 39,700   | 990     |
| Seven                                    | 18,250   | 460     | 27,950   | 700     | 34,900   | 870     | 41,900   | 1,050   |
| Eight                                    | 19,400   | 490     | 29,400   | 740     | 36,750   | 920     | 44,100   | 1,100   |

\* Maximum affordable housing payment, based on 30% of monthly household income, rounded to the nearest \$10.

Source: State HCD, March 1990

Table 30 indicates the loan amount of housing affordable to households by income category and selected interest rates.

TABLE 30  
HOUSING COST TABLE--HOME LOAN

| Loan Amount | Interest Rates |        |        |        |        |
|-------------|----------------|--------|--------|--------|--------|
|             | 8%             | 9%     | 10%    | 11%    | 12%    |
| \$ 60,000   | \$ 440         | \$ 483 | \$ 527 | \$ 571 | \$ 617 |
| 80,000      | 587            | 644    | 702    | 762    | 803    |
| 100,000     | 734            | 804    | 878    | 952    | 1,028  |
| 120,000     | 880            | 961    | 1,053  | 1,443  | 1,234  |
| 150,000     | 1,100          | 1,207  | 1,316  | 1,428  | 1,543  |
| 200,000     | 1,467          | 1,609  | 1,755  | 1,905  | 2,057  |

According to the 1980 Census, households overpaying for rental housing costs are concentrated in the very low and low income groups. In these income categories, there were 1,933, or 80 percent, of all low and very low income renter households paying 35 percent or more of their income on rent.

In the ownership category, there were 556 very low and low income households paying 35 percent or more of their income on mortgage costs. This amounted to 34 percent of all low and very low owner-occupied households.

The lower percentage of owner-occupied low and very low income households paying more than 35 percent on mortgage costs is because fewer low and very low income households can afford to purchase a home. Almost 70 percent of all low and very low income households rent.

Although this 1980 Census date is over ten years old, it is clear that affordability is a major housing issue in Yuba County, as it is in virtually every other community in California.



TABLE 31  
HOUSEHOLDS BY COST OF HOUSING AS A PERCENTAGE OF INCOME: 1979

|                                      | \$0-4,999 | \$5,000-<br>9,000 | \$10,000-<br>14,999 | \$15,000-<br>19,999 | 20,000+ |
|--------------------------------------|-----------|-------------------|---------------------|---------------------|---------|
| Rent as % of Income(a)               |           |                   |                     |                     |         |
| 0-19%                                | 75        | 233               | 507                 | 577                 | 669     |
| 20-24%                               | 94        | 309               | 491                 | 49                  | 53      |
| 24-34%                               | 229       | 781               | 363                 | 74                  | 14      |
| 35% +                                | 1,226     | 707               | 117                 | 18                  | --      |
| Monthly Owner Cost as % of Income(a) |           |                   |                     |                     |         |
| 0-19%                                | 150       | 623               | 585                 | 680                 | 2,231   |
| 20-24%                               | 68        | 98                | 147                 | 166                 | 262     |
| 25-34%                               | 48        | 103               | 173                 | 165                 | 167     |
| 35% +                                | 261       | 295               | 207                 | 68                  | 10      |

(a) Based on 1979 annual income and April 1980 rent or house cost; percentages for 865 renter households and 66 ownership households were not computed.

Source: SACOG, 1980 Census of Population & Housing, STF-3

#### E. SPECIAL HOUSING NEEDS

Housing needs reflect the characteristics of the population. Large families, the elderly, handicapped individuals, and single parents, particularly female heads of households, are among those who may have particular difficulty in finding appropriate and affordable housing.

##### 1. Elderly

In 1970 only 6.6 percent of Yuba County population or 2,963 persons, were 65 years of age or older. The 1980 U.S. Census counted 4,621 or 9.3 percent of the population as 65 or older. Of particular interest was the concentration of elderly, 14.1 percent in Marysville, 8.5 percent in the Linda and Olivehurst communities, and 15.1 percent in Brownsville and Challenge communities. The concentration of elderly is the result of nearby medical and social services which the elderly rely on more heavily.

The 1990 U.S. Census data pertaining to age revealed that 6,152 or 10.6 percent of the population as 65 or older in Yuba County and 4,191 or 9.5 percent of the population as 65 or older in the unincorporated portion of Yuba County. Of particular interest was the concentration of elderly: 25.6 percent in Brownsville, 14.6 percent in Loma Rica, 14.1 percent in Wheatland, and 14 percent in Marysville. In comparison to the 1980 percent figure for those 65 years or older, it is clear that the elderly population in the unincorporated area of the County has been expanding much more rapidly than the population as a whole.

In the unincorporated portion of the County, there were 2,720 households in 1990 with the head of household 65 years of age or older. Of these, 559 or 21 percent were renters which is less than the overall unincorporated County wide renter population of 44.5 percent. A total of 1,026 or 33.8 percent of all elderly households were single person households.

The elderly can be categorized in three groups: home owners who are financially secure, home owners on a fixed income who experience some financial difficulty maintaining their home, and renters who are on a fixed income. Based on the high percentage of elderly homeowners, it would appear that only a few are in need of financial assistance. Local housing programs including Section 8 rental subsidies and CDBG home rehabilitation programs can assist the needs of those elderly who are on fixed incomes.

According to the Yuba County Housing Authority, the Section 8 Rental Assistance Program provided aide to over 317 families or individuals in Yuba County for 1990 of which 80 were elderly. In addition, Section 202 (HUD) financed subsidized housing for the elderly was identified at Buttes Christian Manor in Marysville, Olive Tree Apartments in Olivehurst and Donner Trail Manor in Wheatland. As of May 1991, the 100 unit Buttes Christian Manor was completely occupied and had a six month waiting list of 20 people. The 44 unit Olive Tree Apartments was also completely occupied and had a waiting list of 33 people. This large waiting list indicates that there is a need for additional subsidized housing for the elderly.

## 2. Handicapped/Disabled

The Sacramento Easter Seals Foundation, Yuba County Social Services, the Association for Retarded Citizens, the State Department of Rehabilitation, and the Alta Regional Center were contacted in order to determine the needs of the handicapped/disabled population in Yuba County.

The Alta Regional Center, a state funded non-profit agency which provides services for the developmentally disabled, indicated that they are providing services for persons in the area. According to the Center, the housing needs of this group are mainly financial assistance needs.

Both the Easter Seals Foundation and Yuba County Social Services agree that it is very difficult to quantify the physically handicapped population because members of this population do not congregate towards specific programs. However, the 1980 Census data identified that 1,645 people in Yuba County had a

disability that would limit or prohibit their use of public transit. The Yuba County labor force had 1,070 individuals working despite a disability. Another 2,883 people with a disability were not part of the labor force with 2,465 of these people prevented from working because of their handicap.

3. Large families

Large families are defined as households with five or more persons. There were 2,792 such households in Yuba County in 1990 which is 14.1 percent of total households and 2,266 such households in the unincorporated portion of Yuba County which is 15.8 percent of total households in the unincorporated area. 57 percent of these households in unincorporated Yuba County were renters. In comparison, there were 2,199 such households in 1980, 12.6 percent of total households. Of the large family households, 45.0 percent were renters. The concern with large families is that lower income large families may have difficulty finding housing units to rent or buy with enough rooms to avoid overcrowding, and at prices they can afford.

4. Overcrowding

Overcrowding is defined as more than an average of one person per room in a housing unit excluding bathrooms, kitchens, closets and hallways. At a level of more than one person per room it is assumed that there is inadequate living and sleeping space for each person in the household. The 1990 census found 1,937 households, or 9.8 percent of all households with more than one person per room which is more than the state average of 6.9 percent. In the unincorporated portion of the County, the 1990 Census found 1,608 over crowded households which equates to 11.2 percent of all households in the unincorporated area. In comparison the 1980 Census indicated there were 1,032 households, or 5.9 percent of all households with more than one person per room. Although specific data is not available to link overcrowding with household size and income, it can be assumed that most of the overcrowded households are in the very low and low income categories, and that many meet the large family definition of five or more persons per household.

5. Farmworkers

Yuba County is located in the Yuba-Sutter SMSA, which is a highly agriculture-oriented area. The California Employment Development Department (EDD) estimated that the annual average employment in agriculture was 6,225 in 1989 approximately 17 percent of the total employed. Of those, 5,575 were employed in agriculture production. Between 1975 and 1983, the annual average employment in agriculture fell from 6,450 to 4,750, and then increased to 6,225 by 1989. The annual average employment in agricultural production also declined over the 1975 to 1989 period from 5,875 to 5,575.



During each year, agricultural employment fluctuates widely. In 1989, agricultural wage and salary employment was 3,325 in January, gradually rose to a high of 11,925 in August and fell to 3,750 in December.

In 1988, 8,457 people were registered as employees in agricultural industries in Yuba County according to the EDD. This work force included 2,851 migrant and 4,574 seasonal farmworkers. Fewer than 1,200 workers reside in Yuba County on a permanent basis. These farmworkers typically work between 5 and 30 weeks per year. Approximately 88 percent of the workers earned less than \$7,500 per year. This income when combined with unemployment income places the farmworkers in a very low income category.

Some of the farm workers are lodged in labor camps. Approximately 11 privately operated labor camps which house over 600 workers are registered by the State Housing and Community Development Department in Yuba County. There were over 50 camps in the county which operated at one time or another. As of May 1, 1991, only 2 of the camps had active operating permits. The number of unregistered farmworkers is unknown.

The difference between the number of registered farmworkers and capacity of the registered labor camps demonstrates a need for additional temporary housing units. According to the Yuba-Sutter Farm Bureau, some of the farmworkers unable to secure housing in Yuba County are housed in one of the public or private camps located in Sutter and Butte Counties. Other workers reside at unregistered camps. Farmworkers are for the most part transient in that they commute from job site to job site. Although Yuba County does not have as large as a percentage of the employed involved in agriculture as Sutter County, the fluctuations of seasonal employment in agriculture are still felt in the County. The need for temporary housing of the farmworkers is a regional issue which should be addressed by the State.

The Yuba County Housing Authority should work with State and Federal agencies to construct low income housing and supply loans for housing improvements and renovation.

#### 6. Single-Parent Householders

Single parent households generally face two major housing problems. The first is the affordability issue and the second is finding housing which has conveniently located child day care facilities nearby.

The affordability problem primarily affects female single-parent family heads. The 1990 census found 1953 female headed households with related children which is 9.9 percent of total households. In the unincorporated portion of the County, the 1990 Census found 1,363 female headed households with related children which is 9.5 percent of total households in the unincorporated area. In comparison, the 1980 Census figures listed 1,768 female households County wide with related children and no husband or 10 percent of the total households.

Although income by female-headed households is unavailable, poverty statistics are. Of the 1,895 families classified as below poverty, 795, or 42 percent, were female-headed households. Because there are so many female-headed households in poverty, it must be assumed that these women would have difficulty obtaining and affording adequate housing for their needs.

The second issue related to single-parent households is the availability of child care services. Single-parent households with young children generally require some form of child care in order for the parent to work. The State has recognized the need for increased child care facilities through its exemption of family day care centers, serving less than 12 children, from local zoning regulations. The County allows family day care centers by use permit in any residential district or as a permitted activity by right in any commercial district.

## 7. Emergency Shelter

Those in need of emergency housing assistance fall into the two general categories of transients and residents. Transients require housing generally only for a short term or emergency shelter. However, there is a semi-permanent transient population living in isolated, undeveloped parcels in the foothill area of Yuba County and along the banks of the Yuba and Feather Rivers. The Yuba County Sheriff's and Code Enforcement Offices have estimated that several hundred squatters reside in Yuba County.

The Yuba County Housing Authority, which provides assistance to all county residents, does not provide any type of emergency shelter assistance. The housing authority refers requests for this type of assistance to one of several non-profit organizations that do attempt to provide assistance to families and individuals in need of emergency shelter. The four primary agencies providing such assistance locally are the Salvation Army Family Service Center located in Marysville, the Red Cross, the Christian Assistance Network and the Depot Family Crisis Center. Other local religious organizations also provide some housing assistance.

The Salvation Army Family Service Center administers an emergency housing program for residences of Sutter and Yuba Counties. Their program, which is funded primarily by the Federal Emergency Management Agency (FEMA), is extremely short term. It provides housing of only three days in a local motel. (The Service Center provides other assistance providing that donated funds are available; however, the other assistance is also short term, generally not exceeding one week.) Under the FEMA program, all parties requesting assistance must have received an eviction notice to be eligible. The Service Center does not provide assistance under the FEMA program for disaster victims.

Disaster victims, both major such as the 1986 flood or minor such as an individual house fire, generally must seek assistance from the Red Cross. That agency provides short-term and some moderate-term assistance, but again they are limited by available funds. During a major disaster, the Red Cross provides mass care facilities as necessary.

The Christian Assistance Network (CAN) provides financial assistance for area residents equal to one month's rent or two weeks in a local motel for victims of fire or eviction. CAN also provides temporary shelter for transients of one to three days in area motels. Because of limited funds CAN often refers requests for assistance to the Salvation Army.

The Depot which reopened in December, 1990, under the administration of the Salvation Army provides moderate term housing, up to 60 days, for families and single women with the priority going to persons with children. Currently the Depot can house up to 28 persons in its 7 bedrooms, with future planned expansion of two more rooms an additional 8 to 10 people could be housed. The Depot currently has a waiting list of 12 to 13 people.

The only organization providing emergency shelter to transients on a consistent basis is the Twin City Rescue Mission located in Marysville. The mission is supported by private donation and provides meals and a place to sleep to transients for up to three days. The Mission has 27 beds and is currently expanding its facilities and adding 25 beds. Currently, the facility houses an average of 43 persons per day. Nineteen percent of the individuals housed here are women and 7-1/2 percent children. Additional capacity is available at this facility to serve those in need of emergency shelter.

Another need for emergency housing is for those individuals who are victims of family abuse. Casa de Esperanza provides shelter for battered women and children. Opened in 1977 and located in Yuba City, the shelter provides moderate-term housing of up to



30 days. The shelter is funded through various State and federal emergency and shelter housing grants and programs.

Facilities that provide temporary housing for displaced juveniles, unwed mothers and alcoholics are located primarily in Marysville.

The Yuba County Welfare Office also provides emergency housing assistance to the homeless. The office pays up to \$30.00 per night for a family of four who are AFDC or AFDC eligible and who are homeless for up to 28 days for temporary transitional housing. In lieu of the cash payment, the office may issue motel voucher certificates to the homeless which can be used at either the Rio Rancho Hotel in Linda or the Holiday Lodge, the Capri Motel, or the Townhouse Motel in Marysville. After 28 days, the office will assist the homeless in finding permanent housing and pay the first and last month's rent and the deposit. The Welfare office has estimated that an average of 50 temporary motel vouchers are issued each month.

Recent amendments to housing element law require local governments to identify sites suitable for use as emergency shelters and transitional housing for homeless persons and families. The Yuba County Zoning Code allows for motels in the "C" (General Commercial) zone as a permitted use and small group homes in the "R-2" and "R-3" (Medium and High Density Residential) zones with a Conditional Use Permit. A land survey prepared by Connerly and Associates, in July 1991 found 86 acres of vacant land zoned "C" in the Linda and Olivehurst communities. Another land survey prepared by RCHC in March 1991 identified 53 vacant parcels on 134 acres of land in Linda and Olivehurst zoned "R-2" or "R-3". The surveys demonstrate that sufficient vacant land area exists in the urban areas of the unincorporated portion of the County which are served by public sewer, water and transportation facilities and which are located close to local government services to accommodate additional emergency shelters and transitional housing.

The 1990 U. S. Census found 356 people utilizing emergency shelters in the County, 240 of these persons were housed in shelters in the City of Marysville.

Based upon the existence of the transient population located along the rivers and in isolated parcels in the foothills, and the waiting list at the Department, it would appear that additional shelters may be needed locally.

Additional local agencies and organizations who serve Special Housing Needs groups are listed in the Yuba-Sutter Community Resources Directory, which is available for review in the Yuba County Planning and Building Services Department.

F. IMPACT OF 1986 FLOOD

On February 20, 1986, a portion of the south levee broke along the Yuba River which resulted in severe flooding of much of the Linda and Olivehurst Communities. Some 28,000 people were evacuated and many homes were damaged, some beyond repair. The areas were declared a Federal Disaster. Over 400 dwelling units were demolished during the next two years and between 1,500 and 2,000 dwellings were repaired for flood damage. As a result of the flood and limited State and Federal housing disaster relief assistance, many homes in the Linda and Olivehurst communities are still in need of rehabilitation and replacement. Because of limited resources, Yuba County has not been able to fully develop and implement housing programs fast enough to keep pace with the need for rehabilitation and replacement. However, progress has been made (see Section 4, Review of 1985 Housing Element). New programs and policies are included in the Housing Element which will encourage the preservation existing and construction of new affordable housing, establish a Redevelopment Agency, and develop a Density Bonus ordinance. These new programs will encourage the communities of Linda and Olivehurst to recover from the 1986 flood disaster.

G. ASSISTED RENTAL HOUSING AT RISK

There are five apartment complexes in Yuba County that are federally assisted which will be eligible for termination of the FHA mortgage loan subsidy and/or Section 8 rent subsidy within ten years. There is also one state assisted apartment complex financed through the California Housing Finance Agency. This 88 unit complex, the College View Apartments, which has a base or market rent rate ranging between \$527 and \$761 per unit, is not subject to subsidy termination until October 7, 2021. There are no additional rental projects assisted by local, State or Federal Government programs, including the Farmers Home Administration 515 program in Yuba County subject to termination during the next ten years. Of the federally assisted projects, only two of the complexes are located in the unincorporated portion of the County. These complexes, the Yuba Gardens and Country Club apartments, are financed through Section 221(d) (3) and (4) market rate programs which are not at risk of conversion. These two apartment complexes also utilize Section 8 rental subsidy contracts which are subject to termination in 1992 and 1994 unless renewed to 1997 and 1999 respectively. The projects names and location, terms, type and amount of subsidy, number of units, and earliest date of subsidy renewal are listed as follows:

TABLE 32

INVENTORY OF RENTAL HOUSING  
AT RISK OF CONVERSION

| Project Name<br>& Location                                        | Type & Amount of<br>Subsidy, Terms<br>FHA | Number<br>of Units |        | Earliest Date of<br>Subsidy Termination |         |
|-------------------------------------------------------------------|-------------------------------------------|--------------------|--------|-----------------------------------------|---------|
|                                                                   |                                           | FHA                | Sect.8 | FHA                                     | Sect.8  |
| Yuba Gardens Apts.<br>1804 Hammonton Road<br>Linda, CA 95901      | 221(D)(3), \$1,442,100.<br>40 years, 7%   | 120                | 120    | ---                                     | 9-14-92 |
| Country Club Apts.<br>5984 Lowe Avenue<br>Linda, CA 95901         | 221(D)(4), \$1,383,500.<br>40 years, 8%   | 65                 | 65     | ---                                     | 8-6-94  |
| Buttes Christian Manor<br>223 F Street<br>Marysville, CA 95901    | 202, \$5,070,200.<br>40 years, 8%         | 100                | 100    | 1-6-21                                  | 9-9-95  |
| Sampson Gardens Apts.<br>204 18th Street<br>Marysville, CA 95901  | 236(J)(1), \$978,400.<br>40 years, 7%     | 76                 | 0      | 2-15-94                                 | ---     |
| Marymead Park Apts.<br>612 E. 17th Street<br>Marysville, CA 95901 | 221(D)(4), \$2,120,200.<br>40 years, 8%   | 68                 | 68     | ---                                     | 1-15-01 |

Source: California Coalition of Rural Housing Projects, HUD, Inventory of Federally Subsidized Low-income Rental Units at Risk of Conversion

Under the Section 8 rental subsidy contract program, low and very-low income tenants pay up to 30 percent of their income towards a base or market rate rent and HUD pays the remainder. A telephone survey with the managers of the Yuba Gardens and Country Club Apartments revealed that over \$500,000 per year would be required should the rental subsidy be terminated and the apartment complexes convert to a non-subsidized market rate rent. As of May 1991, the County has not received any Notice of Intent to terminate a subsidy contract. A summary of the survey is listed as follows:

TABLE 33

REPLACEMENT COSTS: RENTAL UNITS AT RISK

| APARTMENT COMPLEX<br>Number / Bedrooms          | Yuba Gardens |          | Country Club |
|-------------------------------------------------|--------------|----------|--------------|
|                                                 | 58-1         | 63-2     | 65-2         |
| Base or Market Rent/Mo.                         | \$ 275.      | \$ 306.  | \$ 510.      |
| Est. Average Rent/Mo.                           |              |          |              |
| Tenant Portion                                  | 120.         | 160.     | 100.         |
| Difference paid by HUD                          | 155.         | 146.     | 410.         |
| Potential Replacement<br>Required if Converted: |              |          |              |
| Per Month                                       | 8,990.       | 9,198.   | 26,650.      |
| Per Year                                        | 107,880.     | 110,376. | 319,800.     |
| Total Replacement                               |              |          | \$538,056.   |



Replace costs for both the Yuba Gardens and Country Club Apartments can be estimated by calculating the cost for fees and permits (10 percent), hard construction (55 percent), land and site development (12 percent), construction financing (7 percent), and overhead and profit (16 percent). The cost for replacing 128-2 bedroom and 58-1 bedroom units with an average size of 850 square feet is estimated at \$11,869,218 or \$63,813 per unit. With 40 years FHA financing available, the replacement cost per year would be almost \$1,000,000 which is higher than the \$538,056 per year preservation cost.

In order to preserve these 185 at-risk housing units, a nonprofit or profit entity capable of acquiring and managing these subsidized units and obligating itself to maintain the affordability should be notified. In the event that a new entity is unable to acquire, manage and/or subsidize these units, the Yuba County Housing Authority should notify the apartment complexes and provide information to the tenants regarding non-contract individual Section 8 rental assistance administered by the Authority.

The County could also consider utilizing CDBG housing rehabilitation monies which have not been obligated. However, this funding source which has amounted to approximately \$500,000 per year over the past three years, is needed to repair the housing units which were damaged by the 1986 flood. Failure to repair these units could result in demolition which would result in a decrease in the supply of affordable housing.

Although the County has not received any Notices of Intent to terminate any subsidy contract, the County shall, upon receipt of the notice, send a copy of the Notice to the Department of Housing and Community Development hold a public hearing and notify the tenants. The County shall also prepare and distribute a written report which describes the extent of displacement and the availability of comparable, affordable, and non-assisted replacement housing or vacant assisted housing for which there is no waiting list, including the number and size of the units, the location, their rents, relocation costs, and overall impact on the supply of housing in the County.

#### H. PROJECTED HOUSING NEED

##### 1. Determining Housing Need

Determining future housing units needs is accomplished by projecting future households, allowing for vacancies which provide for mobility within the rental and home ownership markets, and by including a number of new housing units sufficient to replace those projected to be lost to demolition of one kind or another. Table 34 below summarizes the calculation of new housing units projected to be needed in both the total Yuba County and the unincorporated portion of the county until July 1, 1996.

TABLE 34  
TOTAL BASIC CONSTRUCTION NEEDS ALLOCATIONS --  
NEW HOUSING UNITS TO 1996

|                                | Yuba County<br>Total | Yuba County<br>Unincorporated |
|--------------------------------|----------------------|-------------------------------|
| Projected 1996 Households      | 22,399               | 16,541                        |
| Vacancy Allowance              | 1,874                | 1,455                         |
| Demolition Allowance           | 348                  | 256                           |
| Net Projected 1996 Total Units | 24,621               | 18,252                        |
| Less 1989 Total Units          | 22,087               | 16,160                        |
| NEW HOUSING UNITS NEEDED       | 2,534                | 2,092                         |

Source: SACOG, Regional Housing Needs Plan, November 1990

## 2. SACOG Regional Housing Need Allocation

Section 65584 of State Housing Element law requires local jurisdictions to include the localities share of the regional housing need as determined by the region's council of governments. The Sacramento Area Council of Governments (SACOG) has determined this need in the SACOG Regional Housing Needs Plan, November 1990 (RHNP).

The RHNP projects the number of households expected to reside in each local jurisdiction through July 1, 1996. The SACOG plan allocates households to four income categories based on an allocation methodology that seeks to equalize the economic distribution of households by income category among all jurisdictions in the combined Sutter-Yuba County housing market area. The charts contained in Table 35 below show the SACOG Allocation for Yuba County and its local jurisdictions.

TABLE 35  
SACOG REGIONAL HOUSING NEEDS ALLOCATIONS: 1989 - 1996

### JURISDICTION: Yuba County Total

| Income Category | Jan. 1 1989 | % of 1989 Total | July 1 1996 | % of 1996 Total | 1989-96 Increase | % of Increase |
|-----------------|-------------|-----------------|-------------|-----------------|------------------|---------------|
| Very Low        | 5,387       | 27.0            | 5,864       | 26.2            | 478              | 19.7          |
| Low             | 4,199       | 21.0            | 4,587       | 20.5            | 388              | 16.0          |
| Moderate        | 4,133       | 20.7            | 4,581       | 20.5            | 448              | 18.5          |
| Above Mod.      | 6,259       | 31.3            | 7,366       | 32.9            | 1,107            | 45.7          |
| TOTAL           | 19,978      | 100.0           | 22,399      | 100.0           | 2,421            | 100.0         |

### JURISDICTION: Yuba County Unincorporated

| Income Category | Jan. 1 1989 | % of 1989 Total | July 1 1996 | % of 1996 Total | 1989-96 Increase | % of Increase |
|-----------------|-------------|-----------------|-------------|-----------------|------------------|---------------|
| Very Low        | 3,878       | 26.9            | 4,327       | 26.2            | 449              | 21.0          |
| Low             | 3,275       | 22.7            | 3,558       | 21.5            | 283              | 13.2          |
| Moderate        | 3,001       | 20.8            | 3,397       | 20.5            | 396              | 18.5          |
| Above Mod.      | 4,251       | 29.5            | 5,259       | 31.8            | 1,008            | 47.2          |
| TOTAL           | 14,405      | 100             | 16,541      | 100             | 2,136            | 100           |



JURISDICTION: Marysville

| Income Category | Jan. 1 1989 | % of 1989 Total | July 1 1996 | % of 1996 Total | 1989-96 Increase | % of Increase |
|-----------------|-------------|-----------------|-------------|-----------------|------------------|---------------|
| Very Low        | 1,330       | 27.2            | 1,328       | 26.3            | 0                | 0             |
| Low             | 789         | 16.1            | 868         | 17.2            | 79               | 51.6          |
| Moderate        | 984         | 20.1            | 1,012       | 20.1            | 28               | 18.3          |
| Above Mod.      | 1,792       | 36.6            | 1,838       | 36.4            | 46               | 30.1          |
| TOTAL           | 4,895       | 100             | 5,046       | 100             | 153              | 100           |

JURISDICTION: Wheatland

| Income Category | Jan. 1 1989 | % of 1989 Total | July 1 1996 | % of 1996 Total | 1989-96 Increase | % of Increase |
|-----------------|-------------|-----------------|-------------|-----------------|------------------|---------------|
| Very Low        | 179         | 26.4            | 210         | 25.9            | 31               | 23.1          |
| Low             | 135         | 19.9            | 161         | 19.8            | 26               | 19.4          |
| Moderate        | 148         | 21.8            | 172         | 21.2            | 24               | 17.9          |
| Above Mod.      | 216         | 31.9            | 269         | 33.1            | 53               | 39.6          |
| TOTAL           | 678         | 100             | 812         | 100             | 134              | 100           |

In the past, Yuba County has been perceived as a community whose housing market serves primarily low- and moderate-income residents and first-time home buyers. Because Yuba County has had a higher proportion of low-income households, historically, the SACOG regional allocation to the unincorporated area has contained a relatively lower percentage of low- and moderate-income households and conversely, a higher percentage of moderate- and above moderate-income households compared to most other cities and counties in the SACOG region.

SACOG has estimated that between 1989 and 1996, Yuba County should plan for 2,092 additional dwelling units in the unincorporated area, distributed by income category as shown in Table 36 below:

TABLE 36

## NEW HOUSING UNITS NEEDED: 1/1/90 TO 7/1/96

| Income Category | Increase Needed | % of Total Growth | Annual Increase |
|-----------------|-----------------|-------------------|-----------------|
| Very Low        | 440             | 21                | 67              |
| Low             | 277             | 13                | 43              |
| Moderate        | 388             | 19                | 60              |
| Above Mod.      | 987             | 47                | 152             |
| TOTAL           | 2,092           | 100               | 322             |

3. Land Area Required

The amount of land required to accommodate the 2,092 units projected through 1996 is dependent upon the density of the residential developments. Correlation of income ranges to development density is always risky and should be viewed only as a general guideline. Certainly, higher densities can result in economics of scale and spreading certain fixed costs that will yield a lower cost per unit to build. However, there are many variables that affect development costs and increasing density above certain levels may cause unit costs to rise.

In order to estimate land area requirements it is necessary to assume a range of development densities, as indicated in Table 37 below.

TABLE 37

RESIDENTIAL DEVELOPMENT DENSITY RELATIVE TO UNIT PRICE CATEGORIES

| Unit Price Category | Density Range (unit/acre) | Typical Gross Density (unit/acre) |
|---------------------|---------------------------|-----------------------------------|
| Very Low            | 10-29                     | 21                                |
| Low                 | 7-20                      | 14                                |
| Moderate            | 4-17                      | 8                                 |
| Above Moderate      | 1-7                       | 4                                 |

It should be noted that because of the availability of low cost land, the actual density of development has historically been less than the permitted maximum density. The typical density shown is a more accurate reflection of actual densities.

Based on these typical densities, it is possible to estimate the amount of land required to accommodate the anticipated growth.

TABLE 38

RESIDENTIAL LAND REQUIREMENT: 7/1/90 TO 7/1/96

| Unit Price<br>Category | Number<br>of Units | Typical Gross Density<br>(unit/acre) | Land Area<br>Required (acres) |
|------------------------|--------------------|--------------------------------------|-------------------------------|
| Very Low               | 378                | 21                                   | 18                            |
| Low                    | 234                | 14                                   | 17                            |
| Moderate               | 342                | 8                                    | 43                            |
| Above Moderate         | 840                | 4                                    | 210                           |
| TOTAL                  | 1,794(a)           |                                      | 288                           |

(a) No. units per year per income category for six years

4. Available Land Inventory

As Table 39 of this Housing Element shows, there is a total development potential of land zoned for residential uses of over 82,900 dwelling units which is a 16,300 unit increase over the 1985 Housing Element total development potential. Rural residential zoning of AE, A/RR and RRE account for 30,980 of these units. Although the type and level of constraint on this rural residential land has not been calculated, there is obviously a sufficient supply to meet any foreseeable demand for this type of very low density development.

In terms of urban residential zoning, the 49,672 dwelling unit capacity identified in Table 39 is not attainable without additional urban infrastructure such as sewage treatment capacity, water, circulation improvements and the resolution of drainage problems in the Linda-Olivehurst "urban area". As a consequence, both the Linda County Water District and the Olivehurst Public Utility District are taking steps to expand sewer and water facilities. Connection fees, special assessments, and community facilities districts will be utilized to finance facility construction which will add capacity.

A Vacant Land Survey completed in March 1991 by the Rural California Housing Corporation (RCHC) identified 179 acres of vacant land zoned for multi-family housing in the communities of Linda and Olivehurst. The vacant parcels identified in the survey are infill lots which are served by sewer and water. These parcels have a development capacity of 2,617 dwelling units upon build out which more than meets the residential land requirement identified on Table 38 for Low and Very Low Income residents.

In May 1990, the Yuba County Board of Supervisors adopted the East Linda Specific Plan (Plan). This 1,760 acre plan contains 1,328 acres zoned for new residential development. The Plan will accommodate construction of 5,555 new dwellings consisting 983 high density units at 12 to 20 units per acre, 351 median density units at 6 to 10 units per acre, and 4,221 low density units at up to 5 units per acre.



The Yuba County Affordable Housing Study (Study) prepared by Connerly and Associates, Inc. in July 1991 included a vacant land inventory and a constraints analysis. The Study which is incorporated by reference as part of this Housing Element, concluded that there is enough vacant residentially zoned property in the Linda and Olivehurst Communities alone to accommodate 150 percent of the Regional Needs Allocation for Yuba County, but that not all parcels are readily developable. A few parcels were found to be land locked, without sewer or water, in an airport approach zone, in a flood zone or located adjacent to Highway 70, the Western Pacific Railroad, and commercial or industrial properties. After consideration of the constraints, the Study concluded on page 11 that if the overall development of vacant parcels in Linda and Olivehurst occur at an average of 60 to 70 percent of its maximum building capacity, there would still be an adequate land supply to meet the County's housing needs allocations.

### III. HOUSING CONSTRAINTS

#### A. GOVERNMENTAL CONSTRAINTS

As used in the state law governing housing element preparation, the term "Governmental constraints" means those policies, programs and procedures of the local government responsible for land use and preparation of the housing element. Specifically included are potential and actual constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.

##### 1. Land Use Controls

The County's power to designate land use, establish and change zoning categories, require development standards and building code compliance, and review and issue permits for residential development can potentially constrain the supply or affordability of housing.

##### a. General Plan Land Use Element

The County's General Plan, especially the Land Use Element, directs and controls the amount and location of land available for residential development. The General Plan Land Use Element goals and policies related to residential development are listed below.

##### . Community Identity

Goal: It shall be the goal of Yuba County to retain and to strengthen community identity in the foothill areas.

##### Policies

1. An "Urban Area Boundary" shall be developed for all communities located in the foothills.

##### . Agricultural Lands

Goal: It shall be the goal of Yuba County to protect and maintain agricultural lands for the value of their products and economic impact.

##### Policies

1. All future urban expansions shall be toward the least productive soils.

. New Development

Goal: It shall be the goal of Yuba County to insure that new development is planned and occurs in a manner that will minimize: grading, vegetation disturbance, intrusion onto natural water courses, and encroachment onto archaeological, historical or rare and endangered species sites.

Policies

1. Planned Unit or Cluster Development shall be encouraged to conserve and preserve surrounding land from unnecessary disturbances.
2. New development shall be designed and constructed in a manner which preserves the visual quality of the foothill setting by encouraging the use of curvilinear streets, vegetation reestablishment in cuts and on fills, cluster development, and housing site locations which blend into the landscape rather than becoming a focal point.

. Public Services

Goal: It shall be the goal of Yuba County to coordinate public services and facilities provided by various agencies to reduce the operational costs.

Policies

1. Adequate drainage facilities for new development shall be required.
2. Vacant land that is within the existing urban areas and presently served by public services shall be developed first.
3. Expansion of private utility systems consistent with the adopted General Plan elements shall be encouraged.

. Residential

Goal: It shall be the goal of Yuba County to promote diversity of residential densities which are consistent with the social, economic, transportation and environmental goals of the County.

Policies

1. Appropriate zoning classifications shall be established to provide a diversity of housing sites varying in size, density and location.



2. Multi-family residential development shall be located close to high intensity land uses and the availability of public water and sewage disposal systems.
3. Large lot residential development shall be encouraged to serve as a buffer zone in areas between urban and agricultural related uses.

. Environmental Resources

Goal: It shall be the goal of Yuba County to protect natural resources which are of significant long range social, economic and environmental importance.

Policies:

1. High priority shall be given to maintain groundwater supplies for agriculture and rural development purposes.
2. Sufficient area shall be provided to handle on-site sewage disposal.
3. Cumulative impact of septic disposal shall be evaluated in the design review procedures for rural subdivisions and lot splits.

The goals and policies contained in the Yuba County General Plan do not pose a constraint to the development, maintenance or improvement of housing.

b. Zoning:

Zoning is the primary means of implementing the Land Use Element. The County's zoning ordinance has eleven zones that allow residential development under varying densities. Mobile homes are considered single family homes and are allowed in any residential zones in the County. Second units, also known as "granny flats", are permitted in single family residential zones. In addition, a mobile home is allowed as a second unit for occupancy by a relative in the A/RR, AE and RRE zones. Table 39 on next page summarizes the zones allowing residential development. A description of the zoning categories shown on Table 39 is listed as follows:

|                      |                                         |
|----------------------|-----------------------------------------|
| "AE"                 | Exclusive Agriculture                   |
| "A/RR"               | Agriculture/Rural Residential           |
| "RRE"                | Rural Residential Estate                |
| "RC"                 | Rural Commercial                        |
| "R-1",               |                                         |
| "SP-1: R-.5 to R-6"  | Low Density Single-family Residential   |
| "R-2",               |                                         |
| "SP-1: R-6 to R-18"  | Medium Density Multi-family Residential |
| "R-3",               |                                         |
| "SP-1: R-18 to R-20" | High Density Multi-family Residential   |
| "PR"                 | Planning Reserve                        |
| "PUD"                | Planned Unit Development                |
| "C"                  | General Commercial                      |

TABLE 39  
RESIDENTIAL DEVELOPMENT ZONES

| Rural Residential |                       |                           |         |                          |
|-------------------|-----------------------|---------------------------|---------|--------------------------|
| Zone              | Minimum Parcel Size   | Dwelling(a)<br>Units/Acre | Acres   | Potential Dwelling Units |
| AE                | 10-80 acres(b)        | 1/parcel(c)               | 117,570 | 3,408                    |
| A/RR              | 20,000 sq ft-40 acres | 1/parcel(d)               | 125,090 | 25,018                   |
| RRE               | 1 acre                | 1/parcel(e)               | 3,408   | 2,557                    |
| RC                | 20,000 sq ft(f)       | 1/parcel(g)               | N/A     | N/A                      |

| Urban Residential           |                          |            |       |        |
|-----------------------------|--------------------------|------------|-------|--------|
| R-1,<br>SP-1: R-.5 to R-6   | 6,000 sq ft -<br>2 acres | 1/2-4.5(h) | 2,910 | 12,157 |
| R-2,<br>SP-1: R-6 to R-18   | 6,000 sq ft              | 6-17       | 1,798 | 29,815 |
| R-3, SP-1: R-18<br>and R-20 | 6,000 sq ft              | 18-29      | 273   | 7,700  |
| PR                          | 1 acre                   | 1(i)       | 0     | 0      |
| PUD                         | Varies(j)                | Varies     | N/A   | N/A    |
| C                           | 6,000 sq ft              | 4.5        | 508   | 1,186  |

| Other                                  |                  |     |     |               |
|----------------------------------------|------------------|-----|-----|---------------|
| Mobilehome Parks                       | 3,000 sq ft/unit | 4-7 | N/A | N/A           |
| 1990 Total                             |                  |     |     | 82,941        |
| 1985 Total                             |                  |     |     | <u>66,620</u> |
| Increase (decrease) in Potential Units |                  |     |     | 16,321        |

- a. Assumes 80% net building area
- b. Depending on zone subgroup
- c. One additional unit per parcel allowed under specified conditions
- d. One additional unit per each parcel over ten acres
- e. One additional unit per each five acres
- f. 6,000 sq. ft. minimum if connected to public or private sewer
- g. Up to seven units per acre if connected to public or private sewer
- h. Second unit ("granny flat") allowed in addition
- i. Density increases allowed are two time units allowed in AE, A/RR, RRE and PR zones, and 1.25 times those allowed in R-1, R-2, R-3 and C

## 2. Building Codes And Subdivision Standards

The County currently enforces the 1988 Uniform Building Code.

No unusual subdivision or site improvement standards are imposed by the County. Urban development requires connection to a public or private sewer system. Rural residential development requires septic system percolation test if sewer system is not available. The County's subdivision improvements standards are summarized in Appendix B.

## 3. Fees And Processing

Fees collected by the County in order to defray the costs of land development proposal review and processing are minimal. The fees charged are published so that applicants are aware of all costs prior to application. Only the fees charged by an environmental impact review consultant are variable. Current fees charged by the County can be found in Appendix C.

The fees and permit costs for a 1,350 square foot dwelling located in the East Linda Specific Plan area costing \$110,000 amount to an anticipated \$10,400 or roughly 10 percent of total cost. This amount includes \$1,085 for building permits, \$76 for land use entitlements, \$2,970 for sewer, \$1,550 for water, \$2,133 for school impact fees and \$2,586 for other services which include storm drainage, streets, parks, library, fire protection and off-site drainage. The fees and permit costs for an 850 square foot apartment unit within a 24 dwelling unit complex having a density of 15 units per acre and located within the East Linda Specific Plan area costing \$1,531,512 amount to approximately 10 percent. It should be noted that these figures may increase should additional off-site drainage fees or school facility fees be required.

The range of time allowed to complete representative various review actions are:

TABLE 40

### DEVELOPMENT APPLICATION PROCESSING TIMES

| Action                        | Time<br>(Days) |
|-------------------------------|----------------|
| Tentative Parcel Map          | 60 - 90        |
| Tentative Subdivision Map     | 90 - 120       |
| Lot Line Adjustment           | 30 - 45        |
| General Plan Amendment/Rezone | 180 +          |
| Major Variance                | 60 - 90        |
| Administrative Variance       | 30 - 90        |
| Conditional Use Permit        | 30 - 90        |
| Environmental Study (N.D.)    | 60 - 90        |

The building permit process seldom require more than three weeks from application to issuance. Some larger projects may require more time, but for the most part, only when the permit application was incomplete upon submittal.

4. Limited Local Government Resources

The County of Yuba has the worst of two worlds: low assessed property values combined with very significant portions of the County which have federal or state ownership not on the tax rolls. Compounding the property tax/revenues issue is the fact that Yuba County has a very high percentage of low and very low income households, many of whom are unemployed and require services which the County must pay for.

The County could use many more dollars available under government housing programs. Because of staffing limitations, it cannot afford to apply for or administer many of them. The County has received approximately \$1,880,000 under the Housing and Community Development Program and a similar amount for its housing authority programs, but the capacity to staff these projects is limited.

5. Infrastructure

Urbanized areas of the County are served by special districts which provide sewage and water treatment facilities. Individual wells and septic tanks provide water and sewage treatment in most rural areas of the County. Considerable planning has been done in the area of storm drainage to resolve the drainage problems in the southern part of the County.

a. Sewage Treatment

With the exception of Linda and Olivehurst, the sewage system in the unincorporated portion of Yuba County is by individual septic tanks. Increasing density may create problems with these individual systems. Higher urban type densities will eventually require centralized sewage treatment systems.

The urbanized area of Linda is serviced by a sewage disposal system operated by the Linda County Water District. The present treatment facility's capacity is 1.5 million gallons per day (mgd) average dry weather flow, with a peak flow of 2.0 mgd. The District's Water and Wastewater Treatment Master Plan (April 1991) indicated that the treatment plant can be expanded to accommodate projected new developments to serve a future population of 28,000 persons. The consulting firm who prepared the



Master Plan also indicated that the current system can accommodate an additional 1,000 residential hookups, prior to any major plan improvements.

The urbanized area of Olivehurst is serviced by a sewage disposal system operated by the Olivehurst Public Utility District (OPUD). The present treatment facility's capacity is 1.80 mgd average dry weather flow, with a peak flow of 4.0 mgd. OPUD Wastewater Treatment Plan Expansion Project is under construction and will accommodate projected new developments.

b. Water Supply

The Linda County Water District and OPUD supply community drinking water to residents located in the Linda and Olivehurst communities. Both districts utilize wells as a water source and expansion of the community water systems is relatively simple.

The Yuba County Water District supplies water to residents in Brownsville, Camptonville, Challenge, and Rackerby. Several private water companies supply water to individual subdivisions in Loma Rica, Oregon House and Dobbins.

c. Drainage

The topography of Yuba County is such that drainage is a natural flow down from the foothills. A great portion of the drainage comes into the urbanized areas of Linda and Olivehurst. There are two major drainage channels which carry a large portion of the runoff during heavy rains. These two channels originate to the east of Linda and continue their flow down through Olivehurst. This drainage eventually runs into another channel which is located on the east side of the Western Pacific Railroad tracks.

The second drainage channel starts north of Hammonton in the goldfields and runs southwestward. The channel then crosses Hammonton-Smartville Road and continues southward across North Beale road and along the west side of Yuba College. At this point, the drainage runs westward in a large ditch. At the southwest corner of Country Club Park the channel flows southward to the Southern Pacific Railroad. The channel then turns and runs westerly crossing under both the S.P.R.R. tracks and the freeway. At this point, it becomes known as Horseman's Ditch. It then flows south to a point where it joins the Olivehurst Drain. From this point south, it is known as the Clark Lateral. It flows south out of Olivehurst, then crosses under Highway 70 in an easterly direction, and then flows south to the Bear River in a channel referred to as the Western Pacific Interceptor Canal (also called Great America Canal).

These two drainage channels are the cause of serious flooding problems in the urbanized areas of Linda and Olivehurst. In 1979, the Board of Supervisors adopted a "Drainage Fee Ordinance" which includes the east portion of Linda and a major portion of Olivehurst. The Board of Supervisors determined that new building and improvement projects will increase the potential flooding in those two areas and that in order to promote and protect the health and welfare of the residents of Yuba County, it would be necessary that persons who carry out such projects within those areas pay a reasonable drainage fee to control storm water runoff and prevent such flooding.

A drainage study of the Linda and Olivehurst areas was completed in 1983 and is currently being updated. It is anticipated that an additional financing mechanism will be established to construct drainage improvements up front prior to construction of any major development.

## B. NONGOVERNMENTAL CONSTRAINTS

Nongovernmental constraints are those elements that affect the housing market over which government, especially local government, has no control. These include the cost and availability of construction and mortgage financing, land prices, and the cost of construction.

### 1. Interest Rates and Mortgage Capital

Over the last five years, interest rates have fluctuated between 8% and 13%. A household with an annual income of \$30,000 may qualify for a \$72,000 mortgage loan at 10% interest, but will be unable to secure the same loan at an interest rate of 15% or more. Each 1% increase in interest rates increases the monthly payment on a \$70,000 mortgage by approximately \$70.

Interest rates also affect the cost to builders of financing the construction of both single family homes and rental units, and consequently the sale price of new homes and rental rates on new apartments. On a \$1,000,000 loan to finance twenty-five unit rental complex, each 1% rise in interest rates would require the property owner to increase the monthly rent per unit \$29 just to cover the increased debt service. The difference between a 8% and a 12% loan, could mean the difference between renting a new apartment at \$294 per month or renting it at \$411 per month to cover the increased debt service.

## 2. Construction Costs

The cost of labor and materials used in constructing housing have increased dramatically over the last decade. The cost of construction varies greatly depending on the quality of construction, size of the development, and land cost. Both the statewide average and local median cost components for construction of a single family home subdivision were estimated by HCD in 1989 and by Yuba County staff in 1990 as follows:

TABLE 41

| <u>CONSTRUCTION COST COMPONENTS</u> | <u>STATE AV.</u> | <u>YUBA COUNTY</u> |
|-------------------------------------|------------------|--------------------|
| Government Fees and Permits         | 5%               | 8%                 |
| Land and Site Development           | 26%              | 24%                |
| Direct Construction                 | 48%              | 46%                |
| Construction Financing              | 6%               | 6%                 |
| Overhead and Profit                 | <u>15%</u>       | <u>16%</u>         |
| Total                               | 100%             | 100%               |

It should be noted that in high growth areas, land and site development fees approach 40 percent and government fees and permits approach 10 percent. For lower cost affordable housing, government fees and permits consist of an even larger percentage of the total cost.

## 3. Land Costs

Land available for development is a precious commodity made more so by government regulations of land through land use planning and zoning. The County seeks to balance the supply and location of land available for development, the need to use available urban area infrastructure, and environmentally sound land development practices. With these constraints, there is little that the County can do to influence the market cost of land other than to insure that relative monopoly conditions do not exist as a result of an artificially limited supply.

Land costs vary greatly within the County and can only be estimated within broad ranges. Although Yuba County land and lot prices are low compared to other areas in the state the prices are rising. An acre of undeveloped land selling two years ago for \$4,300 is now selling for between \$15,000 and \$20,000. An improved 6,000 square foot subdivision lot in the urban area of Linda and Olivehurst selling for \$15,000 in 1985 is now selling for between \$30,000 and \$40,000. In the foothills, a five acre parcel selling for \$20,000 in 1985 is now selling for between \$35,000 to \$50,000. Continued speculation and resale of unimproved subdivisions by developers has resulted in inflating the cost of land to the point where housing may become unaffordable for low and moderate income households. In order for these income groups to realize home ownership, housing density will need to be increased, unless local housing programs are developed that subsidize housing or land costs.



#### IV REVIEW OF 1985 HOUSING ELEMENT

##### A. LOCAL HOUSING PROGRAMS

The principle agencies providing housing assistance in Yuba County are the Yuba County Housing Authority (YCHA), the Yuba County Community Services Office (YCCS), the Federal Housing and Urban Development Department (HUD), the Federal Farmers Home Administration (FmHA), and the State Department of Housing and Community Development (HCD) and the California Housing Finance Agency (CHFA).

Assistance was provided to 745 multi-family units in 1990 in the unincorporated area of the County. That figure represents over 71 percent of the total multi-family housing units (over 4 units) in the unincorporated area of Yuba County. Table 42 summarizes the number and type of assisted housing in the unincorporated area of the County.

Table 42

##### ASSISTED MULTI-FAMILY HOUSING IN YUBA COUNTY-UNINC. (May 1991)

| PROGRAM                  | DISCRIPTION       | PROJECT            | NO. D.U. |
|--------------------------|-------------------|--------------------|----------|
| HUD                      |                   |                    |          |
| Section 8, Contract      | Rental Assistance | Yuba Gardens Apts  | 120      |
|                          |                   | Country Club Apts  | 65       |
| Section 8, Voucher       | Rental Assistance | Housing Authority  |          |
|                          |                   | Administration     | 185      |
| CHFA Section 8, Contract | Rental Assistance | College View Apts  | 88       |
| FmHA                     |                   |                    |          |
| 515- Elderly             | Rental Assistance | Olive Tree Apts    | 44       |
| 515                      | Rental Assistance | Casa Del Este Apts | 56       |
| 515                      | Rental Assistance | Alberta Gardens    | 48       |
| 515                      | Rental Assistance | College View Apts  | 88       |
| 515                      | Rental Assistance | Olivehurst Apts    | 51       |
| TOTAL                    |                   |                    | 745      |

The Housing Authority is funded principally by Federal funds. They administer local programs for the U. S. Department of Housing and Urban Development (HUD) and the State of California Department of Housing and Community Development (HCD). The major source of new rental assistance for the YCHA is the Section 8 program from HUD which has assisted 317 elderly and families in Yuba County - Total, 185 are located in the unincorporated portion of the County, However, there is still a waiting list of 300 applicants seeking rental assistance through the Section 8 program.

The Housing Authority also administrates the Mortgage Credit Certificate Program (MCC) which provides a reduction in federal taxes owed by low- and moderate-income households (under \$45,770 depending on family size in 1990). The reduced tax liability for first time home buyers provides additional disposable income that can be used to qualify for financing housing. The Housing Authority has been



assigned to administer the program. It had issued 47 certificates in the County, 30 in the unincorporated area of the County in 1990. In 1991, the Housing Authority, acting as agent for the City of Marysville, and the County of Yuba received allocations for all additional \$3,000,000 which will equate to approximately 230 MCC units based on an average mortgage of \$65,000 and multiplied by a 20 percent tax credit.

The Housing Authority began administrating HCD's California Housing Rehabilitation program - Owner Occupants (CHRP-0) program in 1990. This program allowed 14 low income home owners to receive deferred payment low interest loans from the state in the total amount of \$300,000 for housing rehabilitation.

The Farmers Home Administration (FmHA) finances several housing projects in the unincorporated portion of the urban area. FmHA finances new construction projects, home purchases and rehabilitation, as well as some renter assistance. Because of restrictions, they may only undertake projects in rural areas or communities of less than 10,000 population. Because of this restriction, they are unable to finance projects or housing in a large portion of the Urban Area. In view of this restriction, 9 units were rehabilitated through the FmHA 502 program, which utilized no interest loans between 1985 and 1990. The FmHA also provided rental assistance through the 515 program to 287 apartment units.

The Yuba County Community Services Office administrates the Community Development Block Grant CDBG program which provided low interest housing rehabilitation loans to 37 dwelling units between 1988 and 1989, and 21 units in the 1990 funding cycle. This office also administers the Emergency Homeless Program. The purpose of this state program is to prevent homelessness. Finally, the office administers the Community Service Block Grant Program which allocates funds to various local agencies that delivered community services for seniors, abused women, and the handicapped.

## B. RESULTS OF THE 1985 HOUSING ELEMENT

The 1985 Housing Element established a housing program that contained goals, policies, objectives, responsibilities and an implementation schedule. Section 65588(a) of the California Code of Regulations provides that each local government review its housing element and evaluate the effectiveness of the housing program in contributing to the attainment of the state housing goal and progress of the County in implementating the housing element.

As a result of the goals, policies and objectives contained in the 1985 Housing Element, which are incorporated by reference for review purposes, Yuba County has achieved the following:

1. Identified available sites with and without infrastructure services within the Linda/Olivehurst Urban Area that are available for multiple-family and/or assisted housing projects (Policy D.1).

2. Increased the supply of land suitable for residential development to permit eventual construction of an additional 16,321 dwelling units (Policy D.1).
3. Completed Vacant Lands Surveys of Linda and Olivehurst communities in 1988 and 1991 (Policy D.1).
4. Completed Housing Conditions Surveys in 1988 and 1991 (Policy D.3).
5. Submitted and received approval for CDBG Grants in 1988 and 1989 of 1.1 million dollars for programs to rehabilitate thirty-seven dwelling units and to rebuild a community water system and \$500,000 in 1990 to rehabilitate twenty-five units.(Policy D.3).
6. Demolished 643 dwelling units which were beyond rehabilitation between January 1, 1985 and January 1, 1990 (Policy D.3).
7. Realized 9 housing rehabilitation projects through Farmers Home Administration 502 and 504 programs (Policy D.3).
8. Subsidized 185 low income rental units through the FHA 221D program in the unincorporated portion of the County and 429 units total in Yuba County (Policy D.4).
9. Implemented the Mortgage Credit Certificate (MCC) program in 1990 which assisted 47 first time home owners in the purchase of their first home (Policy D.4).
10. Assisted 317 elderly and family households in the County total which included 185 households in the unincorporated area of the County through the Section 8 renter assistance program (Policy D.4).
11. Amended the Zoning Code to allow a second residence on parcels which permit a single-family residence with either a Temporary Use Permit or Conditional Use Permit. The amendment has resulted in the issuance of 73 building permits to low and moderate income households between January 1, 1985 and January 1, 1990 for second dwelling units (Policy D.4).
12. Administered the HCD California Housing Rehabilitation Program Owner Occupied housing program which resulted in 14 low income homeowners receiving approval for low interest rehabilitation loans in the total amount of \$300,000 (Policy D.4).
13. Posted notice at the Yuba County Planning and Building Services Departments with information regarding the Fair Housing Act (Policy D.5).
14. Established a code enforcement program to insure that housing is maintained in a safe and sanitary condition consistent with the building, zoning, subdivision and other applicable codes (Policy E.6).

15. Adopted Title 24 of the Administrative Code which requires new dwellings be constructed with the most recent energy conservation standards which will reduce utility bills of future residents (Policy E.7).
16. Amended the Zoning Code to permit reduced lot size, cluster development, zero lot line development and reduced front yard set back standards which may reduce the cost of new housing (Policy F.9).

C. PROGRESS IN IMPLEMENTATION OF THE 1985 HOUSING ELEMENT

The aforementioned review of the results of Yuba County's housing program revealed that substantial progress was made towards achieving the stated goals and policies. However, a few areas of the program need improvement. Although drainage improvement fees are being collected, construction of the \$3.0 million improvements to solve the drainage problems in Linda and Olivehurst Area has yet to be completed. With increased pressures to develop in Linda and Olivehurst, it is anticipated that an additional financing mechanism such as a Mello-Roos assessment district will be established in order to realize up front construction of the drainage improvements during the next five years.

Besides drainage, several housing production targets were not met. The targets (T) and actual (A) results are listed as follows:

| Activity                                           | Total Units/Year |     |
|----------------------------------------------------|------------------|-----|
|                                                    | T                | A   |
| Second Units                                       | 15               | 14  |
| Conventional Ownership                             | 70               | 211 |
| Conventional Rental                                | 70               | 108 |
| FmHA Subsidized Ownership                          | 10               | 1   |
| FmHA Subsidized Rental                             | 75               | 57  |
| TOTAL                                              | 240              | 391 |
| Subsidized Rehab. of Private Homes (FmHA) & (CDBG) | 20               | 10  |
| Energy Retrofit                                    | 70               | NA  |
| Housing Authority Sect 8 Rehab.                    | 10               | 0   |
| TOTAL                                              | 100              | 10  |

The aforementioned housing production targets were not fully realized for the following reasons:

1. The demand for second units was overestimated.
2. The availability of FmHA subsidized loans for new home construction and home rehabilitation was not well publicized.
3. The number of private homes which were rehabilitated through CDBG, CHRP-0 and FmHA low or no interest loans fell short of the objective because:

- a. HCD did not fund Yuba County's applications for years 1985 and 1987.
  - b. The 1986 Flood in Yuba County changed priorities and resulted in the need for demolition and replacement of housing over housing rehabilitation.
  - c. There has been a lack of qualified applicants.
4. The Section 8 Rehabilitation program is no longer available and has been replaced by a P.G.& E. energy retrofit program.

D. ADEQUACY OF 1985 GOALS, OBJECTIVES AND POLICIES

The update of the housing needs and constraints sections, and review of the program results of the 1985 Housing Element revealed that:

1. The housing needs for the elderly population, which is expanding at a higher rate than the population as a whole, are not being met.
2. The increase in the number of Southeast Asians who have migrated to Yuba County has resulted in an increase in the number of large family and overcrowded households.
3. Additional emergency shelters and transitional housing are needed in the Yuba-Sutter area.
4. The overall condition of housing stock in Yuba County is becoming worse.
5. The gap between housing costs and income level is widening resulting in housing that is becoming less affordable to Yuba County residents.

Present goals, objectives, policies and programs need to be expanded and new programs with specific implementation schedules need to be established.



## V. HOUSING PROGRAM

### A. INTRODUCTION

Local, state and federal government, the mortgage and banking world, and developers and builders all have important roles in the development of housing. The county's responsibility is to facilitate a balance of housing programs that can provide a variety of housing types to all income groups.

In previous chapter of this Element, the housing needs of the County were assessed - population and housing unit characteristics were quantified, income and affordability standards were identified, special housing and projected housing needs were listed, the condition of the housing inventory was established, and governmental and non-governmental constraints were described. In addition the 1985 Housing Element's goals, objectives, policies and action measures were reviewed and analyzed.

The review and analysis revealed that certain housing needs are not being met. This 1991 amendment contains revisions to existing and adds additional housing goals, objectives, policies and action measures. This amendment also contains additional language to reflect changes in State Housing Element Law and to strengthen the County's commitment to housing.

The program sets forth a five year schedule of actions utilizing administration of land uses and development controls, regulatory concessions and incentives, and appropriate federal and State financing and subsidy programs.

### B. PROGRAM ORGANIZATION

State law requires that housing elements show the actions, funding and responsible agents for the local government's housing plan and program. Consequently, the housing program of Yuba County contains goals, objectives, policies, actions, responsibilities and schedules. Each housing goal is supported by objectives and policies that will lead to the achievement of that goal. Policies are supported by an action or series of actions, that will ensure that the policy is implemented. Each action is further supported by the staff position or agency responsible, time schedule and funding source.

The resources available to the county to implement the goals and policies of the housing element include: the County's land use, zoning, and development controls; the federal Housing and Community Development Block Grant Program (HCDBG); the Yuba County Housing Authority; and state and federal housing subsidy and finance programs. The county is committed to making the best use of these resources.

PROPOSED COUNTY-WIDE AFFORDABLE HOUSING STRATEGY  
FOR YUBA COUNTY HOUSING ELEMENT  
(October 1991)

GOAL ONE: TO IDENTIFY ADEQUATE SITES WHICH WILL BE MADE AVAILABLE THROUGH THE COUNTY'S POWERS OF LAND USE, ZONING AND PLANNING TO PROVIDE FOR THE COUNTY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS

POLICY 1.1. Evaluate current zoning to ensure that sufficient land is zoned at various densities to meet the County's regional share of housing.

ACTION 1.1.1. Provide Adequate Sites for Housing, in Particular Rental Housing

Description. Although at the present time, zoning does not appear to provide a constraint to the development of affordable housing, the County will continue to monitor development proposals and its zoning ordinance to ensure that sufficient housing at various densities can be encouraged. Of particular importance is encouraging the production of housing affordable to households who are low- and moderate-income by Yuba County standards, in contrast to households who are low- and moderate-income by Placer County or Sacramento County standards. The County's overall housing objectives are shown in the following table. How these objectives will be achieved are described in the action statements that follow.

| INCOME GROUP  |            |           |           |           |            |
|---------------|------------|-----------|-----------|-----------|------------|
| Dwelling Type | Total      | Very Low  | Low       | Moderate  | Above Mod  |
| Owner         |            |           |           |           |            |
| Mobilehome    | 41         |           | 18        | 23        |            |
| Site-Built    | 155        |           |           | 23        | 132        |
| Rental        |            |           |           |           |            |
| Subsidized    | 50         | 50        |           |           |            |
| Market Rate   | 59         |           | 25        | 14        | 20         |
| Second Units  | <u>17</u>  | <u>17</u> | —         | —         | —          |
| <b>TOTAL</b>  | <b>322</b> | <b>67</b> | <b>43</b> | <b>60</b> | <b>152</b> |

Responsibility/Funding. Department of Planning and Building Services and Board of Supervisors.

Timeframe. Current and ongoing.

Expected Results. Periodic refinement of County's land use regulations to reflect changes in housing need. Provision of adequate sites to meet County's regional housing allocation under the SACOG Regional Housing Allocation Plan.

**ACTION 1.1.2.** Monitor the types and costs of housing and improved lots being developed in Yuba County

Description. Yuba County will annually report on the number, types, and cost range of housing approved by permit and the number and types of lots approved for development. The purpose of this annual report is to evaluate whether the private market is able to supply affordable housing for low- and moderate-income households according to the quantified objectives included in the Housing Element and if not, what regulatory or financial incentives the County can offer to increase the financial feasibility of providing such housing.

Responsibility/Funding. Department of Planning and Building Services. Funding from annual budget.

Timeframe. 1992 and ongoing.

Expected Results. Annual report which County can use to re-evaluate its housing strategy.



POLICY 1.2. Take actions to increase the supply of vacant lots which can be developed between 1991 and 1996.

**ACTION 1.2.1. Zoning of Land for Sufficient Supply**

Description. The County will annually review the supply of zoned land for residential development and, based on the expected level of development over the subsequent five years, take actions to zone sufficient vacant, environmentally unconstrained land with facilities and services (or the ability to be served within five years).

Responsibility/Funding. Department of Planning and Building Services. Funding from Department's annual budget.

Timeframe. 1992 and annually thereafter.

Expected Results. Annual report with recommended actions to ensure a sufficient supply of land.

**ACTION 1.2.2. Funding for Drainage Improvements**

Description. The County will apply to the Yuba County Water Agency for a loan to construct drainage improvements in Olivehurst and Linda to increase residential development opportunities. The loan will be repaid from drainage assessment fees currently collected by the County.

Responsibility/Funding. Public Works Department in consultation with the Department of Planning and Building Services. Funding to be provided from a loan by the Yuba County Water Agency, to be repaid from drainage assessments.

Timeframe. Apply for funding by December 1992. If funding is received, complete construction of drainage improvement in phases between 1993 and 1995.

Expected Results. Increased development capacity in Olivehurst and Linda.

**ACTION 1.2.4. Infrastructure Needs Analysis**

Description. The County will identify infrastructure needs on a community-by-community basis to determine present deficiencies and estimate future needs to accommodate new development. This action will be implemented in two ways:

- \* Within existing communities, the County will apply for planning/technical assistance grants from the State of California to undertake infrastructure needs analyses.



- \* In undeveloped areas, land owners requesting approval of any large development projects will be required to finance the preparation of a specific plan, one component of which will in an infrastructure needs analysis.

Responsibility/Funding. Department of Planning and Building Services. Funding to come from state planning/technical assistance grants and from landowners proposing large-scale developments.

Timeframe. Apply for funding from state during 1992, 1993, and 1994.

Expected Results. More complete information on infrastructure needs for accommodating development.

**POLICY 1.3.** Identify sites that are suitable for multifamily housing.

**ACTION 1.3.1. Development of Sites for Multifamily Housing**

Description. The most critical need in the County is for affordable multifamily rental housing and large family housing, especially for low-income large families, single-parent households, and families with workers employed in agriculture. SACOG has determined that about one-third of the dwelling units needed between 1991 and 1996 should be affordable to low-income households (households earning less than 80% of the Yuba-Sutter counties median income). Even with the lower cost of construction in Yuba County, the private market cannot provide home ownership opportunities for most of these households. Some low-income households may be able to purchase mobilehomes, while others may be able take advantage of self-help programs to construct their own homes. Most other forms of ownership are beyond the economic means of low-income households, however.

Multifamily rental housing does not typically provide dwelling units for large families, so the County will encourage developers to provide fifteen percent of rental dwelling units for large families (three and four bedroom units). The County will require the provision of three- and four-bedroom units in multifamily housing projects that are funded from government programs in which the County is a participant and offer regulatory incentives (density bonuses, fee waivers, expedited permit processing, etc) in private projects that provide such housing.

Responsibility/Funding. The Department of Planning and Building Services will carry out this program as part of its on-going planning activities.

Timeframe. July 1991 to June 1996.

Expected Results. Development of 109 units of multifamily housing: 50 to be affordable to very-low income households, 25 to be affordable to low-income households, 14 to be affordable to moderate-income households, and 20 to be affordable to above moderate-income households. The provision of rental housing affordable to very low- and low-income households will require governmental incentives and financial assistance. The County will undertake the actions shown under Goal Two to provide these incentives and financial assistance. It is assumed that market-rate rents will be affordable to moderate and above moderate-income households without special governmental incentives or financial assistance.

**GOAL TWO: TO MEET THE HOUSING NEEDS OF SPECIAL POPULATION GROUPS WHO MAY NOT OTHERWISE BE SERVED BY COUNTY HOUSING PROGRAMS IN GENERAL.**

**POLICY 2.1.** The County will undertake programs designed to meet special housing needs. (See actions under Goal Three for further information on implementation programs to secure funding and increasing the financial feasibility of providing affordable housing for these groups.)

**ACTION 2.1.1. Sites for Special Group Housing**

Description. There are a number of special population groups which the State has identified as in need of a residential living environment for their proper physical and mental fulfillment. These groups include mobility, developmentally, and mentally impaired individuals; developmentally disabled children; elderly residents in need of 24-hour care; persons with mental illnesses; and individuals recovering from substance abuse. Group homes of six or fewer individuals serving these and other special population groups will be allowed as a residential use in any residential zone in the County according to the requirements of state law. Homes providing emergency shelter for six or fewer persons are permitted outright in any multifamily zone and homeless facilities accommodating any number of persons are allowed outright in commercial zones. There are no particular barriers or special permit requirements for group homes of six or fewer individuals. Group homes of more than six individuals require a conditional use permit from the County.

Responsibility/Funding. The Department of Planning and Building Services will review applications for such homes as part of its development permit processing responsibility.

Timeframe. July 1991 to June 1996, and on-going.

Expected Results. No quantifiable estimate is available, as the number of individuals benefitted will depend on the interest by public agencies or non-profit groups operating such facilities. In qualitative terms, a more enriched living environment will be provided to these special population groups.

#### **ACTION 2.1.2. Housing for Older Adults**

Description: The County's zoning code neither encourages nor prohibits housing developments specifically designed for the lifestyle, physical, and medical needs of older adults in multifamily zones. There is a need for additional housing to meet the needs of this age group, particularly those who are low-income. To ensure that their needs can be met, the County will take a more pro-active position and provide regulatory incentives for elderly housing, including density bonuses, fee reductions for low-income housing, expedited permit processing, and technical assistance in applying for governmental funding (see Goal Three).

Responsibility/Funding. The Department of Planning and Building Services will be responsible for project review and consistency with development standards.

Timeframe. July 1991 to June 1996.

Expected Results. Depends on development proposals submitted to County.

#### **ACTION 2.1.3. Housing for Single Parents With Children**

Description. Single parents with children have difficulty in arranging child care that is conveniently located with respect to work and their place of residence. Single mothers, in particular, have the greatest difficulty in affording housing and child care because the majority of single mothers are low-income (this group also has the highest incidence of impoverishment). In its participation in housing programs, the County will investigate state and federal programs, and activities by non-profit housing sponsors, that can meet address the affordable housing requirements of single mothers as well as their child care needs. This program will include two specific actions:



- \* Encouragement of development proposals that integrate affordable housing and child care services.
- \* Review of the County's zoning code to ensure that County requirements do not overly restrict the location of child care services that are conveniently located to residential areas.

Responsibility/Funding. The Department of Planning and Building Services would be responsible to zoning code and development review. The Planning Department will work in conjunction with other County departments to secure funding for housing projects providing affordable housing and child care service.

Timeframe. Identify funding sources, seek interested non-profit or for-profit developers, and review zoning code by December 1992. Adopt any zoning code changes to facilitate the location of child care service by June 1993. Cooperate in the development of projects which integrate affordable housing and child care services between 1993 and 1996.

Expected Results. Increase in affordable housing and child care services and options single mothers.

#### **ACTION 2.1.5. Homeless Services**

Description. Yuba County will continue to cooperate with homeless shelter providers and meet the needs individuals and families without permanent housing. In addition, the County will support the development of a transitional housing facility to assist such persons in returning to permanent housing.

This program consists of five actions:

- \* The County will allow, as of right, the creation or expansion of existing homeless and transitional housing facilities for up to six persons on any site designated for multifamily residential use. Homeless and transitional housing accommodating up to 12 persons would be allowed by conditional use in multifamily residential areas. Facilities accommodating any number of persons would be allowed, as of right, in commercial and industrial zones. Homeless and transitional housing facilities would have to meet zoning and site design requirements for the zone in which the use is to be located and may, in addition, be required to meet standards for noise reduction, loitering, trash removal, security, and the transportation of persons to and from the use.



- \* The County will assist shelter and transitional housing providers in applying for state and federal funding to support the development of emergency shelters and transitional housing.
- \* The County will continue to cooperate with homeless service providers to arrange for motels to accept overnight vouchers for homeless persons.
- \* Work with the cities of Marysville and Yuba City and Sutter County to designate at least one additional site for a homeless facility serving the Yuba City-Marysville urban area.
- \* Assist in shelter providers in the placement of homeless individuals and families

Responsibility/Funding. The Department of Planning and Building Services will be responsible for reviewing compliance with County zoning requirements. The Community Services Officer will be responsible for coordinating with homeless service providers in using state and federal funds and in working with other jurisdictions in the urban area to designate a site for an additional homeless facility.

Timeframe. Review and revise zoning code by December 1992. Designate site for additional homeless facility in 1993. Other actions are current and ongoing programs of the County.

Expected Results. Increased capacity to serve homeless persons and creation of housing opportunities to return homeless persons to permanent housing

#### **ACTION 2.1.6. Large Family Housing.**

Description. Large families require housing with three or more bedrooms. There are an adequate number of such dwelling units, but most three or more are single family homes, the cost of which are unaffordable to low-income households. To increase the supply of large family housing for low-income households, the County will require that any rental housing development in which it is a participant, either by virtue of applying for state or federal funding, density bonuses or development incentives, contains housing suitable for large families.

The overall goal is to ensure that at least fifteen percent of new rental units have three or more bedrooms. To implement this goal, the County will develop rental housing guidelines that allow for specific project-oriented large family goals

depending on the size, location, and characteristics of a project. For example, a rental housing project designed for adults 55 years of age or more would not be required to provide any three or more bedroom units. A rental housing project designed for families with children, however, might be required to provide 25 percent of the units as three or more bedroom units.

The location of a project will also determine any requirement for large-family housing. Development proposals to be located in urbanized areas of the County would have higher percentage requirements for large families than would development proposals to be located in rural areas of the County. Most the county's large families live in the urbanized areas, closer to employment, commercial services, and governmental services.

Responsibility/Funding. The Department of Planning and Building Services will be responsible for developing guidelines and project review for compliance with those guidelines.

Timeframe. Guidelines to be completed by December 1992. Project review for compliance will be ongoing after that date.

Expected Results. Development of 16 large family dwelling units.

#### **ACTION 2.1.7. Housing for Farmworkers**

Description. There are two types of farmworker housing needs: seasonal housing for migrant farmworkers and year-round housing for permanent county residents employed in agriculture. By the nature of their work, migrant farmworkers tend to move from place to place during the harvesting season. The need for migrant farmworker housing can only adequately addressed on a regional basis. Year-round residents who are employed in agriculture have the same types of housing needs as other low-income and large family households (most farmworker households are part of one or both groups). The County will seek to meet both of these needs by taking the following actions:

- \* Increasing the supply of affordable housing (see Goal Two) for low-income households and for low-income, large families. This will benefit year-round residents employed in agriculture, the overwhelming majority of whom are low-income and who tend to have a higher percentage of large families.

- \* Convening a meeting with the County Agricultural Commissioner, farm employers, and governmental representatives of cities and counties in Yuba and Sutter counties to identify the regional need and seek regional solutions to providing seasonal housing for migrant farmworkers.
- \* Participating in regional solutions to the migrant farmworker housing needs by assisting in the application for state and federal funds for migrant farmworker housing.
- \* Seeking contributions from agricultural employers to form a regional seasonal housing "bank" that can be used to provide fixed and portable housing for migrant farmworkers in Yuba and Sutter counties.
- \* Requesting that the state review its regulations governing provision of temporary farm labor camps to ensure that requirements for water and other services do not impose an unreasonable impediment.

Responsibility/Funding. The Planning and Building Services Department, in conjunction with the Housing Authority, the Community Services Officer, and the Agriculture Department will represent Yuba County in any joint meeting. Staff costs will be paid by the County from the general fund. Funding for housing to be requested from state and federal agencies and from agricultural employers.

Timeframe. Contact affected jurisdictions to set up meetings to be conducted between January and June 1992. Contact agricultural employers to determine feasibility of establishing migrant farmworker housing bank by June 1992. If employers are willing to participate, begin providing additional migrant units for the autumn 1992 harvest season. Continue to collect contributions and increase the supply of seasonal housing on an on-going basis.

Expected Results. No quantified objective can be set at this time until the regional need is better defined and commitments are received from governmental agencies and agricultural employers to participate in the process.

#### **ACTION 2.1.8. Housing for Military Personnel**

Description. The population of Linda, and to a lesser extent Olivehurst, is influenced by the individuals employed at Beale Air Force Base and their families. The Base provides housing for just under 2,000 military persons and their families. The remaining servicemen and women must find housing off the Base.



Because the overwhelming majority of these military personnel are low income, and their stay at Beale can vary, most are not in the market for ownership housing. They need housing rental affordable at their level of income and available for a term that is consistent with their length of stay at the Base. To the extent that the County can increase the availability of affordable rental housing for low-income households, military personnel will benefit.

To ensure that military personnel have adequate access to the local housing market, the County will work with representatives of Beale Air Force Base to determine if there are any particular segments of the military population not being adequately housed. If any such individuals are identified, the County will cooperate with the Base to identify development opportunities and sources of funding for housing to meet their needs.

Responsibility/Funding. Department of Planning and Building Services in conjunction with Beale Air Force Base representatives. County staff assistance to identify any needed housing and funding sources will be provided from regular department operations.

Timeframe. Meet with Base representatives by December 1991. Identify housing needs and opportunities by June 1992. Provide assistance to Base in identifying development opportunities and funding sources between June 1992 and July 1996.

Expected Results. No quantified objective to be established at this time specifically for military personnel, since it has been established that there is an unmet need.

**GOAL THREE:        TO ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING  
                         FOR LOW- AND MODERATE-INCOME HOUSEHOLDS**

**POLICY 3.1.** The County will make use of state and federal programs for which it would be the applicant, and work with non-profit and for-profit developers to make use of those programs for which the developer must be the applicant.

**ACTION 3.1.1.    Pursue Funding Under State and Federal Programs**

Description. There are a number of state and federal programs which provide low-cost financing or subsidies for the production of low- and moderate-income housing, although funding levels have decreased substantially over the past



decade. Certain programs require an application and participation by a local public agency; other programs are for use by non-profit housing corporations and housing authorities, and the remaining programs require application and direct participation by a private developer.

Yuba County will provide assistance to non-profit and private housing developers to make use of other programs which require their application and participation. The use of the programs listed below is predicated upon reaching agreements with interested non-profit or private developers to construct low-and/or moderate-income housing.

Programs which the County will pursue, or with which it will work with developers are:

- \* State Predevelopment Loan Program
- \* State Rental Housing Construction Program
- \* Development Assistance Program
- \* California Farmworker Grant Program  
Assistance Grants
- \* Community Development Block Grant Program
- \* California Housing Rehabilitation Program (CHRP)
- \* Farmers Home Administration programs (502, 515, 523)
- \* Housing and Urban Development Programs (there is little funding available for direct construction subsidies, but HUD does administer several mortgage insurance programs)
- \* California Housing Finance Agency (CHFA provides below market-rate financing to developers for affordable housing projects)

This list is not intended to exclude other programs for which the County, other agencies in the County, or private entities in the County may be eligible.

Responsibility/Funding. The Department of Planning and Building Services, the Housing Authority and the Yuba County Community Services Officer will coordinate their efforts to make use of available state and federal programs, and to solicit participation by non-profit and private developers.

Timeframe. July 1991 and on-going. The County will apply annually, or as frequently as is feasible depending on the

County's eligibility and the eligibility of funding proposals, for those programs for which it would be the applicant. The County will provide assistance in assembling necessary information for applications that must be submitted by developers.

Expected Results. Provision of 50 very-low income dwelling units, 35 lower-income dwelling units, and 40 moderate-income dwelling units. These objectives are included as part of the Action 1.3.1.

### **ACTION 3.1.2. Community Reinvestment Act**

Description. The Community Reinvestment Act directs federal regulatory and deposit insurance agencies to encourage the institutions they regulate or insure to assist in meeting the credit needs of their communities, including low- and moderate-income needs. Federal agencies are supposed to evaluate compliance with the intent of this act when reviewing applications by financial institutions for charters, new branches, mergers, relocations, and other regulated transactions. Until recently, the provisions of this act were not widely implemented.

Yuba County will contact financial institutions operating in the County to determine their interest in providing financing for low- and moderate-income housing in the unincorporated area. As part of this action, the County will contact the Federal Home Loan Bank Board of San Francisco to determine if funds can be made available under the FHLBB Affordable Housing Program from member institutions that have made commitments to provide funding for low- and moderate-income housing developments.

Responsibility/Funding. The Department of Planning and Building Services will be responsible for identifying and seeking commitments from financial institutions willing to assist in the financing of affordable housing projects. Staff time will be provided by the Department as part of its general operations. This activity can only be implemented if there are interested developers willing to work with financial institutions that would provide funding.

Timeframe. January 1992 and ongoing.

Expected Results. Financing of one or more affordable housing project(s) at favorable terms.

### **ACTION 3.1.3. Housing Authority Programs**

Description. The Yuba County Housing Authority will continue to seek additional "Section 8" housing certificates and vouchers from the federal government. Section 8 of the 1974 Housing and Community Development Act authorizes the federal government to provide financial assistance to low-income renters by paying the difference between what the low-income household can afford (based on 30% of income) and a "fair market rent" determined by the federal government. The program is implemented by local housing authorities, which must apply to the federal government for certificates or housing vouchers to assist low-income renters.

Responsibility/Funding. The Yuba County Housing Authority will apply annually for additional commitments, funding to be provided by the federal government under the Section 8 program.

Timeframe. 1991 and annually thereafter.

Expected Results. Increase in the number of Section 8 certificates or vouchers by 50 per year.

### **ACTION 3.1.4. Promote the Use of Housing Programs**

Description. The County will promote the use of state and federal housing programs by preparing a brochure briefly describing available programs and who is eligible to apply. The brochure will be distributed to community organizations and institutions, and copies will be available at County Offices.

Responsibility/Funding. Brochure to be prepared and distributed by the Community Services Officer and the Housing Authority. The County will seek to fund part of the cost from Community Development Block grant funds.

Timeframe. Prepare brochure by January 1992. Distribute in January and make available on an on-going basis thereafter.

Expected Results. Greater awareness and increased interest in the use of available programs by builders, developers, lenders, real estate agents, and the general public.

**POLICY 3.2.** The County will investigate the feasibility of issuing tax-exempt bonds or mortgage credit certificates to provide low-interest financing for affordable housing.



### **ACTION 3.2.1. Tax-Exempt Bond Financing**

Description. Public agencies can issue revenue bonds, the interest on which is exempt from income taxation. Because the bonds are issued through a public agency, the investors pay no income tax on the interest earned, the bonds carry a lower interest rate than would otherwise be available to the borrower.

Housing financed through tax-exempt bonds can be of two types:

- \* Ownership housing, typically single-family homes, in which income qualified first-time home buyers receive a discounted mortgage interest rate.
- \* Multifamily rental housing, in which the project owner receives below-market interest rate financing in exchange for reserving a specified percentage of dwelling units for low- and/or moderate-income households.

To use this program, a public agency must first locate an interested developer, apply for and receive an allocation from the State Mortgage Revenue Bond Allocation Committee, and locate a bond underwriter to assist in the issuance of the bonds. The process typically takes one year to 18 months from the initial application to the availability of funds for project development/financing.

In the event the County determines that it would be infeasible to issue bonds, it will pursue the alternative option of mortgage credit certificates, which may be issued to qualified borrowers. Mortgage credit certificates provide tax credits to borrowers, which have the equivalent effect of low interest rate financing. One requirement of the program is that the applicant make a deposit of 1/2 of one percent of the bond allocation being requested.

The County will seek an interested developer to take advantage of the mortgage revenue bond program and explore the cost and feasibility of issuing tax-exempt bonds. If the size of a likely project is too small, it may not be financially feasible for the County to issue tax exempt bonds individually. In such a case, the County would look for one or more other interested public agencies to form a joint powers authority to issue bonds jointly.

Responsibility/Funding. The Department of Planning and Building Services would work with the County Executive, Finance Director, and the County Counsel in applying for a bond allocation. The Department of Planning and Building Services would take the lead in locating an interested developer. The County Executive and County Counsel would take

the lead in setting up necessary legal mechanisms to issue and administer the bonds. Funding for the required deposit would have to be provided by the developer, and administrative costs of issuing the bonds could be covered through arbitrage (the difference between the interest rate paid to bond holders and the interest rate charged to the developer or home buyers).

Timeframe. Determine feasibility and locate interested developer by July 1992. Apply for bond allocation in 1992 or 1993. Complete first project by December 1995. If successful, apply for second bond allocation in 1996.

Expected Results. Finance at least one project with tax-exempt bonds, or provide mortgage credit certificates for borrowers in at least one project. Quantified objective included as part of Program 1.3.1.

**Policy 3.3.** The County will provide density bonuses and other financial incentives to home builders proposing to include a minimum specified percentage of low- and moderate-income dwelling units within residential developments.

#### **ACTION 3.3.1. Density Bonuses and Other Incentives**

Description. State law provides that if a developer proposes to include at least 20% of the dwelling units in a project at rents/prices that are affordable to low-income households or 10% of the dwelling units in a project at rents/prices that are affordable to very low-income households, the local jurisdiction must permit a 25% density bonus and offer other development incentives. That will make the provision of the low-income units financial feasible.

The County will offer a the minimum density bonus provided for in state law and, in addition, consider additional density bonuses on a case-by-case basis the a proposed development meets a special housing need that cannot be met without the additional density bonus. Other development incentives that the County will consider on a case-by-case basis are:

- \* fee reductions, the amount of the reduction depending on the financial need of the project to maintain the affordability of dwelling units.
- \* priority permit processing to "fast track" affordable housing projects
- \* streamlined permit processing through the creation of a "one-stop" permit process.

- \* low-interest financing (if available as a result of a successful tax-exempt bond issue or application for financing from a state or federal agency)
- \* Alternative development standards, provided the alternative standards are used to reduce the cost per unit of the affordable dwelling unit and the alternative standards can meet County health and safety requirements for water, wastewater, drainage, and emergency service access.

Responsibility/Funding. The Department of Planning and Building Services will implement the provisions of this program as part of its planning and development permit processing responsibilities. Financial and regulatory incentives will be approved by the Board of Supervisors on a case-by-case basis.

Timeframe. July 1991 to June 1996, and on-going.

Expected Results. Quantified objective included as part of Program 1.3.1.

**POLICY 3.4.** The County will seek to increase development options for affordable housing production by identifying publicly-owned land.

#### **ACTION 3.4.1. Surplus Government Land**

Description. The County will identify vacant properties owned by public agencies and determine their potential availability for affordable housing projects. The County will seek to have developable properties that are suited for residential use are not committed to a public use declared surplus.

Responsibility/Funding. Department of Planning and Building Services to contact public agencies and identify vacant parcels suited to residential use. Funding for this study to be requested from the State under the Community Development Block Grant Program.

Timeframe. Apply for funding March 1992. If funding is received by July, complete study by December 1992.

Expected Results. A list of available sites that can be distributed to interested affordable housing developers.

**POLICY 3.5.** The County will increase the available local options for implementing affordable housing programs.



**POLICY 3.5.1. Feasibility of Redevelopment Tax Increment Financing**

Description. California law allows cities and counties to establish public agencies to acquire land, provide public facilities, clear substandard buildings, rehabilitate residential and commercial buildings, and undertake other activities to improve blighted areas. These activities are known, collectively, as "redevelopment." The funding for redevelopment activities comes from the additional property taxes that are generated as a result of land and building improvements. State law also requires that at least 20% of the additional property taxes generated through redevelopment be used for the construction or rehabilitation of dwelling units occupied by low-and moderate-income households. There is also a requirement that 30% of the dwelling units constructed by a redevelopment agency in a redevelopment area, and 15% of the dwelling units constructed by others, be affordable to low- and moderate-income households.

The County will study the feasibility of designating redevelopment areas in Linda, Olivehurst, and/or other communities which contain blighted areas and which could benefit from coordinated public actions under a redevelopment agency. If one or more redevelopment areas are established, the County will use at least 20% of the additional tax revenue generated from development in the redevelopment area to support the construction, conservation, and rehabilitation of housing affordable to low-income households.

Responsibility/Funding. The Department of Planning and Building Services will apply for a state CDBG technical assistance grant in 1992 to study alternatives to community development, including the establishment of redevelopment areas. If feasibility is preliminary established, County Executive and County Counsel will be responsible initiating legal proceedings under the direction of the Board of Supervisors.

Timeframe. If funded, the County will decide whether or not to begin the formal proceedings for establishing one or more redevelopment areas by June 1993. If the Board of Supervisors determines that redevelopment is a feasible alternative, the County will establish one or more redevelopment areas by January 1994.

Expected Results. No quantified results can be established at this time until the feasibility of redevelopment can be determined.

**POLICY 3.6.** The County will offer greater flexibility in the implementation of its zoning regulations to encourage the production of affordable housing.

**ACTION 3.6.1. Alternative Development Patterns**

Description. The County's zoning requirements and other land use regulations do not impose an impediment to production of housing in general, but their implementation can affect the ability of the County to achieve its goals for low- and moderate-income housing. To increase the number of options that homebuilders have in meeting housing needs, the County will allow changes from the strict application of the zoning requirements to allow for zero lot-line developments, "Z" lot configurations, reduced lot widths, flexible set-back and yard standards, and lower minimum lot sizes. These changes will be allowed through the planned development process. In exchange for allowing alternative development standards, the County will expect the developer to provide a lower-cost product with a wider range of rents/prices.

Responsibility/Funding. Department of Planning and Building Services, as part of its development review responsibility.

Timeframe. Current and ongoing.

Expected Results. No specific quantified objective. County anticipates that a wider range of housing types and costs will be available.

**ACTION 3.6.2. Reduced Parking Standards**

Description. The County will offer reduced parking standards for residential developments, to be determined on a case-by-case basis, if the developer can show that fewer parking spaces are adequate to meet the projected parking demand of the development. In determining whether reduced parking requirements are appropriate, the County will consider project location, the likely characteristics of the residents (for example, elderly housing), and whether reduced parking standards will increase the affordability of the project to low- and moderate-income households.

Responsibility/Funding. Department of Planning and Building Services as part of its development review responsibilities.

Timeframe. Current and ongoing.

Expected Results. Reduction in development costs.

### PROGRAM 3.6.3. Manufactured Housing on Single Family Lots

Description. The County will continue to allow manufactured homes on land zoned for residential use, subject to the same development standards as site built housing, according to the requirements of state law. The County currently allows the placement of mobilehomes and manufactured housing on single family lots.

Responsibility/Funding. Department of Planning and Building Services and will process applications.

Timeframe. Current and on-going.

Expected Results. Increase in opportunities for mobilehomes and manufactured housing as a lower-cost alternative to site built housing. It is not anticipated that more than fifty applications will be received for manufactured housing.

### GOAL FOUR: TO IMPROVE AND CONSERVE THE EXISTING SUPPLY OF HOUSING

**Policy 4.1.** The County will periodically survey housing conditions in the to maintain a current data base on housing repair needs.

#### ACTION 4.1.1. Maintenance of Housing Condition Data Base

Description. The County will maintain current information on the condition of dwelling units in the unincorporated County area by periodically updating its housing conditions data base. Approximately every 2 1/2 years, the County will resurvey housing conditions to ensure the currency of its housing conditions information.

Responsibility/Funding. The Department of Planning and Building Services will direct these surveys, for which the County can apply for funding under the Small Cities CDBG Planning/Technical Assistance grant.

Timeframe. Conduct surveys in 1993 and 1995.

Expected Results. One survey update to be completed in 1993 and one survey update in 1995.



Policy 4.2. The County will pursue a combination of public and private actions to rehabilitate and maintain the existing stock of housing.

**ACTION 4.2.1. Inspection Program.**

Description. Yuba County will, on a request basis, arrange for an inspection of residential properties to identify health and safety hazards, and other building code violations, which should be corrected. A more comprehensive voluntary building code inspection would be performed by the Department of Planning and Building Services for an inspection fee that covers the cost of this service. The fee may be waived for dwelling units occupied by low-income households, the owners of which would be offered an opportunity to participate in County housing rehabilitation programs.

Responsibility/Funding. The County Health Department will perform Health and Safety Code inspections. The Department of Planning and Building Services will administer the code inspection program, to be funded from inspection fees.

Timeframe. July 1991 to June 1996.

Anticipated Results. Depends on the number inspection requested.

**ACTION 4.2.2. Code Enforcement and Abatement**

Description. The County will identify dwelling units that are unsafe to occupy and initiate appropriate action to have those units comply with building code standards or removed. This action would be taken only in the most extreme cases in which the owner of the dwelling units is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned. If the County required a dwelling unit to be vacated for code violations, the owner of the unit will be required to pay relocation costs. ~~if the occupant is low income.~~ Relocation costs would include moving expenses, security deposit, and other up-front expenses related to the relocation (with the exception of the first month's rent).

Responsibility/Funding. The Department of Planning and Building Services will enforce code requirements and order unsafe units to be vacated (and demolished, if necessary).

Timeframe. July 1991 to June 1996.

Anticipated Results. Repair of dwelling units which are feasible to rehabilitate and removal of dwelling units which may be infeasible to repair (SACOG estimates 256 units will need replacement between 1989 and 1996).

#### **ACTION 4.2.3. Code Inspection Prior to Renting of Dwelling Units**

Description. The County will require owners of rental units to certify that their units do not violate County health or safety codes prior to their change in occupancy. A code inspection, to be performed by a qualified code inspector, will be required at least once every two years to ensure continued compliance with county health and safety requirements.

Responsibility/Funding. County Health Department in conjunction with Department of Planning and Building Services.

Timeframe. Adopt inspection ordinance by December 1992. Implement on an on-going basis thereafter.

Expected Results. Preservation of existing rental units.

#### **ACTION 4.2.4. Rehabilitation of Substandard Dwelling Units**

Description: To encourage private rehabilitation efforts, the County will apply for and/or assist eligible households in applying for various private, state and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding.

Responsibility/Funding. The County will apply annually, or as frequently as allowed, for funding under the State Small Cities Community Development Block Grant Program, Farmers' Home Administration programs, and the California Housing Rehabilitation Program. In addition, the County will provide information to, and assist owners of, rental properties in applying for funding under the California Housing Rehabilitation Program, from the California Housing Finance Agency, and from the U. S. Department of Housing and Urban Development.

The County will assist CDBG-eligible homeowners receiving Social Security income in applying for Special Circumstances Grants (one-time grants of \$750 for home repairs), and for private sources of financing for weatherization.

In some cases, several of the above-mentioned programs will be combined to undertake home repairs. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement.

Timeframe. Current and on-going.

Expected Results. Rehabilitate 20 dwelling units during 1991, and 200 dwelling units total between 1991 and 1996.

#### **ACTION 4.2.5. Home Equity Conversion**

Description. Yuba County will arrange a meeting with lenders and organizations providing services to elderly individuals to determine the feasibility of establishing a home equity conversion (reverse annuity) program to allow older homeowners to borrow against the value of their homes to make repairs and provide additional income for maintenance. If there is one or more interested lenders and elderly groups are interested in advocating the program, the County will provide information on the program to interested homeowners and refer eligible applicants to participating lenders. This program would operate in conjunction with other sources of funding for housing rehabilitation. The County offer this program to eligible homeowners prior to the use of CDBG or CHRP funds. If an applicant cannot qualify for the program, then the County would consider other funding sources.

Responsibility/Funding. Community Services Officer and Housing Authority. Funding to be provided by participating lenders.

Timeframe. Contact lenders and elderly organization by December 1991. If sufficient interest exists among lenders and elderly groups, begin offering program by June 1992.

Expected Results. If program is established, assist 25 elderly homeowners annually, 100 elderly residents between 1992 and 1996.

#### **ACTION 4.2.6. Publicize Housing Rehabilitation Programs**

Description. Yuba County will prepare an information brochure describing various programs for assisting low-income households in rehabilitating their dwelling units. The brochure will be available at all County agencies and will be distributed to social services and community organizations throughout the County.



Responsibility/Funding. Housing Authority and Community Services Officer. Funding to be provided by housing programs described in brochure.

Timeframe. Prepare and distribute brochure by January 1992.

Expected Results. Increase in the level of participation in the various county programs.

#### **ACTION 4.2.7. Zoning Flexibility For Housing Rehabilitation.**

Description. Many dwelling units in need of rehabilitation were constructed prior to the adoption of current zoning standards. As a consequence, some of these dwelling units are non-conforming as to lot size, set-backs, yard requirement, location, and other zoning requirements. To avoid discouraging rehabilitation efforts, the County will allow non-conforming dwelling units to be rehabilitated so long as the non-conformity is not increased and there is no threat to public health and safety.

Responsibility/Funding. The Department of Planning and Building Services will determine the zoning status of dwelling units to be rehabilitated based on inspection information provided by the Department of Planning and Building Services. The staff time required for the determination of zoning status will be included in any permit fees, except that the County may waive any extra charges for low-income households.

Timeframe. July 1991 and on-going.

Expected Results. Zoning status to be determined for properties rehabilitated under Programs One through Four.

**Policy 4.3.** The County will require the abatement or demolition of substandard housing that is not economically feasible to repair and which represents a health and safety threat and will seek to mitigate the displacement of low-income household resulting from demolition.

#### **ACTION 4.3.1. Relocation Assistance**

Description. Yuba County will require owners of rental dwelling units which are vacated for violation of housing and building codes to pay relocation expenses for displaced low-income residents and to provide the displacee with the right of first refusal to return to the units upon its repair. If the owner refuses to pay for the relocation of low-income occupants, the County will use income from its CDBG program to

pay for relocation expenses and recover the relocation cost from the owner by placing a lien on the owner's property.

Responsibility/Funding. The Department of Planning and Building Services will administer this program. The owner will be required to pay the relocation expenses.

Timeframe. Adopt ordinance to implement this requirement by January 1992. Implement 1992 and ongoing.

Expected Results. Provide relocation assistance to the estimated households displaced by the code enforcement and abatement program.

#### **ACTION 4.3.2. Housing Demolition Mitigation**

Description. To mitigate the impact of housing demolition upon the affordable housing stock, the County will evaluate applications for demolition to determine if housing affordable to very low- or low-income persons or families is to be demolished. The owner of any dwelling unit to be demolished which is occupied by such a household may be required to pay relocations assistance to the household according to the provisions of Action 4.3.1. This program will apply in those cases which are not County-initiated code enforcement actions.

Responsibility/Funding. The Department of Planning and Building Services will administer this program. Funding for relocation will come from property owners.

Timeframe. Same as Action 4.3.1.

Expected Results. Provision of relocation assistance to lower-income households.

**Policy 4.4.** The County will seek to preserve the affordability of government-subsidized housing and other housing affordable to low-income households.

#### **ACTION 4.4.1. Acquisition and Repair of Substandard Dwelling Units**

Description. The County will work with non-profit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of dwelling units that have been abandoned by their owners or vacated for an extended period of time. Acquisition will be by negotiated sale. Dwelling units that are rehabilitated under this program will be rented to low-income households.

Responsibility/Funding. The Department of Planning and Building Services will provide interested non-profit organizations with information on dwelling units in need of repair.

Timeframe. Make initial identification between October and June of 1992 and continue to monitor status of abandoned and vacated housing on an on-going basis. Identify potential sources of funding by June 1992, and if funding is made available, acquire and rehabilitate units on an on-going basis beginning January 1993.

Expected Results. Five dwelling units to be acquired and rehabilitated per year, twenty between 1993 and 1996.

#### **ACTION 4.4.2. Preservation of Mobilehome Parks**

Description. The County will review its zoning code to ensure that mobilehome parks are properly zoned to encourage their continued use. This policy will not apply to parks which are not feasible to rehabilitate and/or maintain for residential use due to their severe state of deterioration. In such cases, conversion may be allowed, but the park owners will be required to provide at least one-year advanced notice to residents and to assist residents in relocating their mobilehomes.

Responsibility/Funding. Department of Planning and Building Services and the Community Services Officer, as part of its zoning code administration.

Timeframe. Recommend zoning code changes, if any, by June 1992. Prepare notification and relocation guidelines by December 1992.

Expected Results. Preservation of existing mobilehome parks.

#### **ACTION 4.4.3. Resident Ownership of Mobilehome Parks**

Description. The County will provide technical assistance residents interested in purchasing their mobilehome parks for resident ownership in applying for a low-interest state loan through the Mobilehome Park Assistance Program.

Responsibility/Funding. Planning and Building Services Department and Community Services Officer.

Timeframe. Current and ongoing.

Expected Results. Preservation of existing mobilehome parks.



#### **ACTION 4.4.4. Preservation of Multifamily Rental Housing**

Description. In the event that the County receives requests in the future for the conversion of rental apartments to condominium ownership, the County will require one-year advanced notice and the payment by the owner of relocation expenses of low-income households residing in the development at the time of initial notice. The County will deny any conversion requests unless the notice and procedural requirements of state law are met. In the event 50 percent or more of the units have rents that are affordable to low-income households, the County will require that the right of first refusal be given to a private, non-profit, or public agency that will maintain the development as rental housing for low-income households.

Responsibility. Department of Planning and Building Services.

Timeframe. Depends on whether request for conversion is received.

Expected Results. Preservation of existing rental housing affordable to low-income household, relocation of low-income households.

#### **ACTION 4.4.5. Preservation of "At-Risk" Rental Units**

Description. The County will preserve seek to preserve 185 units of federally-subsidized rental housing subsidized rental housing that are at-risk of being converted to market-rate housing within the next ten years. Yuba County will provide technical assistance and coordinate State and Federal financial assistance for lower-income households whose rental units are at-risk of being converted. Specifically, the County will take the following actions:

- \* Require that the owner notify tenants according to the requirements of state and federal law of the conversion request. The minimum advance notice period will be one-year, to be followed by a subsequent six-month and ninety-day notice. Notice will also be sent to the State Department of Housing and Community Development. At the time a notice is issued, the County will contact HCD to determine the status of state and/or federal programs that may be used to preserve the affordability of at-risk units.
- \* Notify tenants of the non-contract Section 8 rental assistance program administered by the Housing Authority.

- \* Distribute to tenants a list of comparable replacement rental units by number of bedrooms and cost that are available with no waiting list at approximately the same cost (or renting at no more than 30% of 50% and 30% of 65% of median income) as the rental unit to be converted.
- \* Provide the owner of the rental development with a list of eligible purchasers prepared by the California Department of Housing and Community Development that would continue to operate the rental development at affordable rents for low-income households. The County would also contact non-profit housing corporations to determine their interest in operating at-risk rental units as affordable housing. The determination of which non-profit corporations to contact would depend on their technical expertise and financial capacity.
- \* Review the plan submitted by the owner to ensure that it is consistent with the County's requirements and state and federal laws.
- \* Assist any interested purchasers who will maintain the affordability of the development in applying for a loan to purchase the rental units and/or rehabilitate the units. Sources of funding could include the Community Development Block Grant Program and County redevelopment funds, if available.

Responsibility/Funding. Housing Authority.

Timeframe. Current and ongoing.

Expected Results. Preservation of affordable housing units or relocation of low-income households to other suitable affordable housing.

**GOAL FIVE: TO ENSURE EQUAL HOUSING OPPORTUNITY FOR ALL COUNTY RESIDENTS.**

**Policy 5.1.** The County will continue to provide information and referral to individuals with fair housing complaints.

#### **ACTION 5.1.1. Fair Housing Program**

Description. The County will continue to implement a equal housing opportunity program, which consists of the following:

- \* Distribution of published information from state and federal agencies responsible for enforcing anti-

discrimination laws. The County will distribute these information materials to organizations and institutions which have contact with the general public and to organizations representing home builders, real estate agents, and mortgage lenders.

- \* Reiterate the County's fair housing policies at public meetings and hearings conducted in conjunction with CDBG and other housing and community development programs.
- \* Provide public service announcements regarding fair housing to local media and encourage their use. Include in public notices regarding meetings on CDBG and other state and federal housing programs language on fair housing.
- \* Maintain a list of public and private agencies and organizations which provide counseling, legal, or other services in connection with housing discrimination complaints and refer complainants to one or more of these organizations.

Responsibility/Funding. Community Service Department and Housing Authority, from their operating budgets.

Timeframe. Current and on-going.

Expected Results. Resolution or referral of fair housing complaints.

## **GOAL SIX: TO PROMOTE ENERGY CONSERVATION FOR NEW AND EXISTING DWELLING UNITS**

**Policy 6.1.** Continue to implement state energy-efficiency standards.

### **ACTION 6.1.1. Implement State Energy Conservation Standards.**

Description. The State of California has adopted a number of energy conservation requirements for residential dwelling units. These conservation standards apply to all newly constructed dwelling units and additions to existing dwelling units. Conservation requirements address insulation; the amount and orientation of glazing; shading by landscaping, mechanical, and architectural devices; heating and cooling system efficiency; the amount and placement of thermal mass (materials that absorb heat during the daytime and release heat at night); and other aspects of building energy efficiency.



Applicants for building permits must show compliance with the state's energy conservation requirements at the time building plans are submitted.

Responsibility/Funding. Department of Planning and Building Services, as part of building plan-checking responsibilities. Funding for plan-checking to come from plan-check fees.

Timeframe. Current and on-going

Expected Results. Checking of all building plans for compliance with state energy conservation requirements. Increase in energy efficiency will save an unspecified amount of energy and natural resources.

**Policy 6.2.** Include energy conservation guidelines as part of the development standards for the specific plan area.

**ACTION 6.2.1. Site Development Standards**

Description. The state energy conservation requirements address energy conservation in the construction of dwelling units. Additional energy conservation can be obtained from development patterns which encourage conservation.

The County will prepare guidelines for site development that encourage energy conservation development patterns in any new developments. These guidelines will address the use of landscaping to reduce energy use, the orientation and configuration of buildings on a site, and other site design factors affecting energy use.

Responsibility/Funding. The Department of Planning and Building Services will develop guidelines. Funding for staff time needed should be minimal, as there are several local governments with such guidelines, which could serve as a model for Yuba County.

Timeframe. Guidelines to be prepared prior to review of development proposals in specific plan area.

Expected Results. Improved energy conservation in new residential developments. Energy savings cannot be estimated at this time.

**Policy 6.3.** Provide weatherization assistance to low-income households.

### **ACTION 6.3.1. Energy Conservation Assistance for Low-Income Households**

Description. Substantial energy conservation, and reduced utility payments, can be realized from weatherizing and insulating older dwelling units. Many low-income households and owners of rental units lack the financial resources, however, to undertake such home improvements. There are several programs that can provide financial assistance to low-income homeowners and rental unit owners whose tenants are low income: Community Development Block Grant Program, California Housing Rehabilitation Program, Pacific Gas & Electric, Special Circumstances Grants (specified homeowners on Social Security only), and Rural Opportunity Resource Center.

Responsibility/Funding. The Department of Planning and Building Services will include weatherization and energy conservation as eligible activities under CDBG and CHRP programs which it administers. The Agency will provide information and refer eligible property owners to other programs.

Timeframe. Current and on-going.

Expected Results. Weatherization and insulation of 200 dwelling units between 1991 and 1996.

## **GOAL SEVEN: TO PROMOTE THE PRESERVATION OF HISTORIC RESIDENCES**

**Policy 7.1.** The County will encourage the preservation of residential buildings with historic or architectural value.

### **ACTION 7.1.1. Document Historic Resources**

Description: The County will maintain a list of residential structures that are of historic or architectural value. The list will be compiled from information provided by the National Register for Historic Places, the State Office of Historic Preservation, and community organizations.

Responsibility/Funding. The list of significant residential buildings will be maintained by the Department of Planning and Building Services.

Timeframe. Current and on-going. Update annually.

Expected Results. Maintenance of county-wide list of historic residences.

## **ACTION 7.1.2. Preservation of Historic Residences**

Description. To preserve historically and architecturally significant buildings, the County will undertake the following actions:

- \* When considering development or rehabilitation activities, the County will evaluate the potential impact of such activities on historic properties. Higher priority in funding decisions will be given to eligible projects whose objectives include the preservation of properties identified as historic by a federal, state, or local agency.
- \* Property owners who wish to alter or convert historic structures which are recognized by the state as historic will be required to follow state historic preservation guidelines. The demolition of such structures will not be allowed unless the property owner has first offered the property for sale to a public or private organization to preserve the property, and there has been no willing buyer; or, unless the property represents an immediate threat to public health and safety.
- \* The County will require owners of buildings which are not presently recognized by the state, but which are recognized as of historic or architectural value by a local historic organization, to consult the State Historic Preservation Office before any permit for exterior alterations, conversion, or demolition will be issued. If the Historic Preservation Office determines that the property is of historic or architectural significance, the County will require the owner to follow state guidelines for historic preservation.
- \* In public meetings and hearings on proposed activities involving the use of public funds for development or rehabilitation, the County will invite the public to comment on the potential impact of such activities on historically significant sites. Notices of such meeting and hearings will include language inviting such public comment.

The County may exempt property owners from specific historic preservation requirements, to the extent it has the authority to do so, if such requirements would conflict with handicapped access, energy conservation, seismic safety retrofitting, or if the strict application of historic preservation requirements would impose an unreasonable economic hardship on the property owner. Any such decision would be made on case-by-case basis.



Responsibility/Funding. The Department of Planning and Building Services will review applications. Financial assistance for rehabilitation may be offered for projects providing/preserving housing for low-income households.

Timeframe. Adopt historic preservation requirements by June 1992. Implement thereafter as part of the County's permit process.

Expected Results. Preservation of residential buildings with historic or architectural value.

D. HOUSING PRODUCTION TARGETS: 1990 -1996

The Housing Needs section of this Housing Element projects a need for 2,092 new dwelling units between January 1, 1990 and July 1, 1996. This averages out to approximately 322 new units per year over the six and a half year period of the projection. The following table summarizes the targets for the development of housing within the county on an annual basis between now and 1996.

TABLE 43

| ANNUAL HOUSING PRODUCTION TARGETS: 1991 - 1996 |           |                 |     |          |                |
|------------------------------------------------|-----------|-----------------|-----|----------|----------------|
| Activity                                       | Total     | Income Category |     |          |                |
|                                                | Units/Yr. | Very Low        | Low | Moderate | Above Moderate |
| Owner:                                         |           |                 |     |          |                |
| Single-family & Mobilehomes                    |           |                 |     |          |                |
| Conventional                                   | 132       |                 |     |          | 132            |
| Subsidized *                                   | 64        |                 | 18  | 46       |                |
| Rental:                                        |           |                 |     |          |                |
| Multi-family                                   |           |                 |     |          |                |
| Conventional                                   | 59        |                 | 25  | 14       | 20             |
| Subsidized **                                  | 50        | 60              |     |          |                |
| Second Units:                                  |           |                 |     |          |                |
| Mobilehomes                                    | 17        | 17              |     |          |                |
| TOTAL                                          | 322       | 67              | 43  | 60       | 152            |

\* FmHA, MCC

\*\* Section 8, FmHA

E. NON-PRODUCTION HOUSING TARGETS: 1991 -1996

In addition to the targets for new construction set out above, the following targets for rehabilitation and energy retrofitting are established.

TABLE 44

| ANNUAL HOUSING PRODUCTION TARGETS: 1991 - 1996 |           |                 |     |          |                |
|------------------------------------------------|-----------|-----------------|-----|----------|----------------|
| Activity                                       | Total     | Income Category |     |          |                |
|                                                | Units/Yr. | Very Low        | Low | Moderate | Above Moderate |
| Subsidized                                     |           |                 |     |          |                |
| Rehabilitation                                 |           |                 |     |          |                |
| of Private Homes                               | 40        | 12              | 15  | 13       |                |
| Energy Retrofit                                | 60        | 7               | 15  | 15       | 23             |
| TOTAL                                          | 100       | 19              | 30  | 28       | 23             |

## VI. PUBLIC PARTICIPATION

In order to achieve public participation of all economic segments of the County in the development of this housing element amendment in accordance with Section 65583(c) of the California Code of Regulations, the Affordable Housing/Housing Element Task Force was created. This Task Force which consisted of six citizens of the County, representing different social and economic interests including low-income and special needs groups, met five times and assisted staff in the preparation of the 1991 amendment.

After completion of the draft element, the document was mailed directly to Sutter County and all cities in the bi-county Yuba-Sutter area. In addition, the draft element was mailed to five adjoining counties, and all school districts and special districts in Yuba County. Copies of the draft element were also provided for placement in Yuba County libraries.

Notices were placed in the local newspaper and public hearings were held on the draft housing element before the Planning Commission on September 18, 1991 and before the Yuba County Board of Supervisors on \_\_\_\_\_. As a result of comments received on the document, some minor changes were made.

On \_\_\_\_\_, the Yuba County Housing Element was approved by the Yuba County Board of Supervisors.



APPENDIX A  
COMMUNITY PROFILES

Note: All demographic data is from the 1980 U.S.  
Census, except where noted otherwise.

COMMUNITY AREA: BEALE AIR FORCE BASE CDP\*

TOTAL POPULATION: 6,912  
 Households: 1,818  
 Population per household: 3.36  
 Median Income: NA  
 Persons below poverty: NA  
 Unemployment rate: NA

Group Quarters: 810  
 Single Family Homes: 1,464  
 2-4 Units: 117  
 5 or more: 115  
 Mobile homes: 145

AGE

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 2,472         | 35.8           |
| 18-64:      | 4,425         | 60.0           |
| 65+:        | 15            | .2             |
| Median age: | 23.0          |                |

ETHNICITY

|                 |               |
|-----------------|---------------|
| White:          | 5,052 (73.1%) |
| Spanish Origin: | 568           |
| Black:          | 1,017 (14.7%) |
| Indian:         | 54 (.8%)      |
| Asian:          | 512 (7.4%)    |
| Other           | 277 (4.0%)    |

YEAR ROUND HOUSING UNITS

Total: 1,856  
 Occupied: 1,818  
 Renter: 91.7%  
 Vacancy Rate: 2.05%\*

AGE OF HOUSING (will update)

|                 |       |
|-----------------|-------|
| 1975-March 1980 | 224   |
| 1970-1974       | 234   |
| 1960-1969       | 1,027 |
| 1950-1959       | 569   |
| 1949 or earlier | 157   |

Female headed households, no spouse, with children: 62 (3.4%)  
 Median Gross Rent: \$411  
 Median Mortgage Costs: NA  
 1.01 person or more per room: 82 (4.5%)  
 Median home value: \$108,300  
 Employed in: NA

\* 1990 U.S. Census, Beale AFB exclusive

COMMUNITY AREA: CHALLENGE-BROWNSVILLE CDP \*

TOTAL POPULATION: 1,096\*  
 Households:  
 Population per household: 2.36  
 Median Income: NA  
 Persons below poverty: NA  
 Unemployment rate: NA

Group Quarters: 6  
 Single Family Homes: 294  
 2-4 Units: 3  
 5 or more: 0  
 Mobile homes: 222

AGE

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 244           | 22.3           |
| 18-64:      | 572           | 52.01          |
| 65+         | 280           | 25.6           |
| Median age: | 46.7          |                |

ETHNICITY

|                |               |
|----------------|---------------|
| White:         | 1,036 (94.5%) |
| Spanish Origin | 45            |
| Black          | 15 (1.0%)     |
| Indian         | 33 (3.0%)     |
| Asian          | 2 (.1%)       |
| Other          | 10 (1.0%)     |

YEAR ROUND HOUSING UNITS

Total: 526  
 Occupied: 461  
 Renter: 21.3%  
 Vacancy Rate: 12.36%

AGE OF HOUSING(will update)

1975-March 1980  
 1970-1974  
 1960-1969  
 1950-1959  
 1949 or earlier

Female headed households, no spouse, with children: 28 (6.1%)  
 Median Gross Rent: \$281  
 Median Mortgage Costs: NA  
 1.01 person or more per room: 22 (4.8%)  
 Median home value: \$85,500  
 Employed in: NA

\* 1990 U.S. Census



COMMUNITY AREA: LINDA (CT 404 & 403)

|                                 |                             |
|---------------------------------|-----------------------------|
| TOTAL POPULATION: 13,033*       | Group Quarters: 270*        |
| Households: 3,783*              | Single Family Homes: 2,513* |
| Population per household: 3.16* | 2-4 Units: 468*             |
| Median Income: NA               | 5 or more: 702*             |
| Persons below poverty: NA       | Mobile homes: 540*          |
| Unemployment rate: NA           |                             |

AGE\*

|                  | <u>Number</u> | <u>Percent</u> |
|------------------|---------------|----------------|
| Under 18:        | 5,021         | 38.5           |
| 18-64:           | 6,926         | 53.1           |
| 65+:             | 1,086         | 8.4            |
| Median age: 29.1 |               |                |

ETHNICITY\*

|                 |               |
|-----------------|---------------|
| White:          | 8,599 (66.0%) |
| Spanish Origin: | 1,855         |
| Black:          | 394 (3.0%)    |
| Indian:         | 334 (2.6%)    |
| Asian:          | 2,730 (20.9%) |
| Other           | 976 (7.5%)    |

YEAR ROUND HOUSING UNITS

Total: 4,033  
 Occupied: 3,783  
 Renter: 56.6%  
 Vacancy Rate: 6.14%

AGE OF HOUSING(will update)

|                 |       |
|-----------------|-------|
| 1975-March 1980 | 631   |
| 1970-1974       | 599   |
| 1960-1969       | 1,162 |
| 1950-1959       | 845   |
| 1949 or earlier | 923   |

Female headed households, no spouse, with children 621 (15.4%)\*  
 Median Gross Rent: \$295\*  
 Median Mortgage Costs: NA  
 1.01 person or more per room: 743 (18.4%)\*  
 Median home value: \$69,000\*\* \$62,800\*  
 Employed in: NA

- \* 1990 U.S. Census
- \*\* 1990, Sutter-Yuba Board of Realtors

COMMUNITY AREA: LOMA RICA CDP\*

TOTAL POPULATION: 1,852  
Households: 647  
Population per household: 2.85  
Median Income: NA  
Persons below poverty: NA  
Unemployment rate: NA

Group Quarters: 8  
Single Family Homes: 445  
2-4 Units: 2  
5 or more: 0  
Mobile homes: 236

AGE

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 497           | 26.8           |
| 18-64:      | 1,085         | 58.6           |
| 65+:        | 270           | 14.6           |
| Median age: | 40.1          |                |

ETHNICITY

|                 |              |
|-----------------|--------------|
| White:          | 3,430 (92.%) |
| Spanish Origin: | 66           |
| Black:          | 13 (.7%)     |
| Indian:         | 106 (5.7%)   |
| Asian:          | 15 (.8%)     |
| Other           | 14 (.8%)     |

YEAR ROUND HOUSING UNITS

Total: 685  
Occupied: 647  
Renter: 11.2%  
Vacancy Rate: 5.55%

AGE OF HOUSING (will update)

1975-March 1980  
1970-1974  
1960-1969  
1950-1959  
1949 or earlier

Female headed households, no spouse, with children: 23 (3.6%)  
Median Gross Rent: \$371  
Median Mortgage Costs: NA  
1.01 person or more per room: 22 (3.4%)  
Median home value: \$132,500\*\* \$113,000\*  
Employed in: NA

\* 1990 U.S. Census

\*\* 1990, Sutter-Yuba Board of Realtors

COMMUNITY AREA: MARYSVILLE\*

TOTAL POPULATION: 12,324  
Households: 4,799  
Population per household: 2.43  
Median Income: NA  
Persons below poverty: NA  
Unemployment rate: NA

Group Quarters: 640  
Single Family Homes: 2,923  
2-4 Units: 764  
5 or more: 1,304  
Mobile homes: 41

AGE

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 3,313         | 26.9           |
| 18-64:      | 7,282         | 59.1           |
| 65+:        | 1,731         | 14.0           |
| Median age: | 33.1          |                |

ETHNICITY

|                 |               |
|-----------------|---------------|
| White:          | 9,906 (80.4%) |
| Spanish Origin: | 1,347         |
| Black:          | 637 (5.2%)    |
| Indian:         | 220 (1.8%)    |
| Asian:          | 828 (6.7%)    |
| Other           | 733 (5.9%)    |

YEAR ROUND HOUSING UNITS

Total: 5,083  
Occupied: 4,799  
Renter: 56.4%  
Vacancy Rate: 5.59%

AGE OF HOUSING (will update)

|                 |       |
|-----------------|-------|
| 1975-March 1980 | 682   |
| 1970-1974       | 376   |
| 1960-1969       | 702   |
| 1950-1959       | 958   |
| 1949 or earlier | 1,890 |

Female headed households, no spouse, with children: 532 (11.1%)  
Median Gross Rent: \$315  
Median Mortgage Costs: NA  
1.01 person or more per room: 284 (5.9%)  
Median home value: \$79,900\*\* \$71,700  
Employed in: NA

\* 1990 U.S. Census

\*\* 1990, Sutter-Yuba Board of Realtors



COMMUNITY AREA: OLIVEHURST CDP

TOTAL POPULATION: 9,738\*  
 Households: 3,166\*  
 Population per household: 3.07\*  
 Median Income: NA  
 Persons below poverty: NA  
 Unemployment rate: NA

Group Quarters: 25\*  
 Single Family Homes: 2,460\*  
 2-4 Units: 144\*  
 5 or more: 197\*  
 Mobile homes: 546\*

AGE\*

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 3,391         | 34.8           |
| 18-64:      | 5,376         | 55.2           |
| 65+:        | 971           | 10.0           |
| Median age: | 38.8          |                |

ETHNICITY\*

White: 7,711 (79.2%)  
 Spanish Origin: 1,367  
 Black: 242 (2.5%)  
 Indian: 485 (4.9%)  
 Asian: 516 (5.3%)  
 Other: 784 (8.1%)

YEAR ROUND HOUSING UNITS\*

Total: 3,373  
 Occupied: 3,966  
 Renter: 35.2%  
 Vacancy Rate: 6.14%

AGE OF HOUSING(will update)

1975-March 1980 824  
 1970-1974 278  
 1960-1969 906  
 1950-1959 633  
 1949 or earlier 607

Female headed households, no spouse, with children: 393 (12%)\*  
 Median Gross Rent: \$309\*  
 Median Mortgage Costs: NA  
 1.01 person or more per room: 405 (12%)\*  
 Median home value: \$55,299\*  
 Employed in: NA

\* 1990 U.S. Census

\*\* 1990, Sutter-Yuba Board of Realtors

# COMMUNITY AREA: WHEATLAND\*

TOTAL POPULATION: 1,631  
 Households: 604  
 Population per household: 2.7  
 Median Income: NA  
 Persons below poverty: NA  
 Unemployment rate: NA

Group Quarters: 0  
 Single Family Homes: 505  
 2-4 Units: 98  
 5 or more: 29  
 Mobile homes: 34

## AGE

|             | <u>Number</u> | <u>Percent</u> |
|-------------|---------------|----------------|
| Under 18:   | 486           | 29.8           |
| 18-64:      | 915           | 56.1           |
| 65+:        | 230           | 14.1           |
| Median age: | 33.6          |                |

## ETHNICITY

|                 |       |         |
|-----------------|-------|---------|
| White:          | 1,442 | (88.4%) |
| Spanish Origin: | 211   |         |
| Black:          | 13    | (.8%)   |
| Indian:         | 19    | (1.2%)  |
| Asian:          | 71    | (4.4%)  |
| Other           | 86    | (5.2%)  |

## YEAR ROUND HOUSING UNITS

Total: 679  
 Occupied: 604  
 Renter: 39.1%  
 Vacancy Rate: 11.05%

## AGE OF HOUSING (will update)

1975-March 1980  
 1970-1974  
 1960-1969  
 1950-1959  
 1949 or earlier

Female headed households, no spouse, with children: (9.6%)  
 Median Gross Rent: \$335  
 Median Mortgage Costs: NA  
 1.01 person or more per room: 43 (7.1%)  
 Median home value: \$90,000\*\* \$70,900  
 Employed in: NA

\* 1990 U.S. Census

\*\* 1990, Sutter-Yuba Board of Realtors

APPENDIX B  
SUBDIVISION IMPROVEMENT STANDARDS



# APPENDIX B

| USAGE<br>CLASSIFICATION          | RIGHT OF<br>WAY WIDTH<br>(IN FEET) | SUBDIVISION IMPROVEMENT STANDARDS                                                 |                     |             |                              |                        |                        |                     |             |                                          |                     |             |                                              |            |
|----------------------------------|------------------------------------|-----------------------------------------------------------------------------------|---------------------|-------------|------------------------------|------------------------|------------------------|---------------------|-------------|------------------------------------------|---------------------|-------------|----------------------------------------------|------------|
|                                  |                                    | WIDTH OF<br>TRAVELED<br>WAY (IN FEET)                                             |                     |             | WIDTH OF SHOULDERS (IN FEET) |                        |                        |                     |             | AGGREGATE BASE<br>(IN INCHES)*           |                     |             | ASPHALT<br>CONCRETE<br>(IN INCHES)           |            |
|                                  |                                    | To<br>4.74                                                                        | 4.75<br>to<br>18.99 | 19.00<br>up | To<br>0.94<br>(f)            | 0.95<br>to 1.89<br>(f) | 1.90<br>to 4.74<br>(f) | 4.75<br>to<br>18.99 | 19.00<br>up | To<br>4.74                               | 4.75<br>to<br>37.99 | 38.00<br>up | To<br>4.74                                   | 4.75<br>up |
| LOT SIZE IN ACRES<br>(e)         | All lots<br>(c)                    |                                                                                   |                     |             |                              |                        |                        |                     |             |                                          |                     |             |                                              |            |
| MAJOR<br>STREETS                 | 110                                | 48                                                                                | 48                  | 48          | (a)<br>8                     | (b)<br>8               | (b)<br>8               | (b)<br>8            | (b)<br>8    | AS REQUIRED BY<br>ENGINEERING<br>STUDIES |                     |             | AS REQUIRED BY<br>ENGINEERING<br>STUDIES (d) |            |
| URBAN COLLECTOR                  | 84                                 | 48                                                                                | 48                  | 48          | (a)<br>8                     | (b)<br>8               | (b)<br>8               | (b)<br>8            | (b)<br>8    |                                          |                     |             |                                              |            |
| RURAL COLLECTOR                  | 84                                 | 24                                                                                | 24                  | 24          | (a)<br>8                     | (b)<br>8               | (b)<br>8               | (b)<br>8            | (b)<br>8    |                                          |                     |             |                                              |            |
| URBAN MINOR<br>(Residential Way) | 60                                 | 24                                                                                | 20                  | 18          | (a)<br>8                     | (b)<br>7               | (b)<br>4               | 2                   | 3           | 6                                        | 6                   | 6           | 2                                            | (d)<br>0   |
| RURAL MINOR<br>(Residential Way) | 60                                 | 24                                                                                | 20                  | 18          | (b)<br>8                     | (b)<br>7               | (b)<br>4               | 2                   | 3           | 6                                        | 4                   | 0           | 2                                            | (d)<br>0   |
| URBAN CUL-DE-SAC ROAD            | 52                                 | 24                                                                                | 20                  | 18          | (a)<br>8                     | (b)<br>7               | (b)<br>4               | 2                   | 3           | 6                                        | 6                   | 6           | 2                                            | (d)<br>0   |
| RURAL CUL-DE-SAC ROAD            | 52                                 | 24                                                                                | 20                  | 18          | (b)<br>8                     | (b)<br>7               | (b)<br>4               | 2                   | 3           | 6                                        | 4                   | 0           | 2                                            | (d)<br>0   |
| PRIVATE ROADS                    | 40                                 | AS REQUIRED BY SUBDIVIDER<br>Access on private roads to be reserved in deeds only |                     |             |                              |                        |                        |                     |             |                                          |                     |             |                                              |            |

\*Base thickness may be increased if soil tests indicate section indicated is insufficient.

(a) Indicates curbs, gutters and sidewalks required.

(b) Indicates curbs, gutters and sidewalks to be determined on individual basis.

(c) Except as provided in 11.15.650(b)

(d) Indicates road construction lying within rights of way without asphaltic concrete surfacing shall be offered for dedication for possible acceptance at a future date. All roads within an Offer of Dedication shall be maintained either by a County Service Area or maintenance agreement to be determined at the time of approval of the map. All private access shall be reserved as private easements.

(e) Acreage figures to be rounded to the nearest 0.01 acres.

(f) Gravel shoulders required on all parcels below 4.75 acres in size. Paved shoulders required on all parcels below 1.90 acres in size which lie in the urban area.

APPENDIX C  
APPLICATION REVIEW FEE SCHEDULE

# APPENDIX C

## APPLICATION REVIEW FEE SCHEDULE

### YUBA COUNTY PLANNING AND BUILDING SERVICES DEPARTMENT

#### 13.02.010 FEE SCHEDULE

|                                                                                |          |                                                                                                                    |
|--------------------------------------------------------------------------------|----------|--------------------------------------------------------------------------------------------------------------------|
| Tentative Parcel Map                                                           | 850.00   |                                                                                                                    |
| TPM Extension                                                                  | 125.00   |                                                                                                                    |
| Revise Approved TPM                                                            | 625.00   |                                                                                                                    |
| Tentative Subdivision Tract                                                    | 1,050.00 | + 50 per lot 1-99<br>+ 40 per lot 100-149<br>+ 30 per lot 150-199<br>+ 20 per lot 200-249<br>+ 20 per lot 250 over |
| TSTM Extension                                                                 | 255.00   |                                                                                                                    |
| Revise Approve TSM                                                             | 1,050.00 |                                                                                                                    |
| Lot Line Adjustment LLA                                                        | 325.00   |                                                                                                                    |
| Reversion to Acreage RA                                                        | 450.00   |                                                                                                                    |
| Certificate of Compliance CC                                                   | 100.00   | per parcel (+25.00 per hour<br>over 4 hours of staff time)                                                         |
| Pre-Application Review:                                                        |          |                                                                                                                    |
| 1. TPM                                                                         | 100.00   |                                                                                                                    |
| 2. TSTM                                                                        | 350.00   |                                                                                                                    |
| Waiver                                                                         | 175.00   |                                                                                                                    |
| Environmental Review EA                                                        |          |                                                                                                                    |
| Initial Environmental Study                                                    | 270.00   |                                                                                                                    |
| E.I.R. Management Fee                                                          | 1,000.00 | deposit towards cost<br>25.00 Hr. plus expenses                                                                    |
| Gen'l Plan Amend't/Chg of Zone                                                 | 900.00   | deposit toward cost<br>25.00 Hr. plus expenses                                                                     |
| Specific Plan/Change of Zone                                                   | 850.00   | deposit toward cost<br>25.00 Hr. plus expenses                                                                     |
| Change of Zone (includes PUD)                                                  | 850.00   | deposit toward cost<br>25.00 Hr. plus expenses                                                                     |
| Conditional Use Permit CUP                                                     |          |                                                                                                                    |
| 1. Commercial/Industrial                                                       | 1,050.00 |                                                                                                                    |
| 2. Residential                                                                 | 450.00   |                                                                                                                    |
| 3. CUP Amendment                                                               | 255.00   |                                                                                                                    |
| 4. Residential when CUP<br>allows for only one<br>additional residential unit. | 200.00   |                                                                                                                    |

### 13.02.010 FEE SCHEDULE CONTINUED

|                                                  |        |                                     |
|--------------------------------------------------|--------|-------------------------------------|
| Excavation Permits and<br>Surface Mining Permits | 600.00 | deposit @ \$25/hr.<br>plus expenses |
| Reclamation Plan RP                              | 750.00 | deposit @ \$25/hr.<br>plus expenses |

|          |        |
|----------|--------|
| TUP      | 310.00 |
| Variance | 395.00 |

|        |        |
|--------|--------|
| Appeal | 350.00 |
|--------|--------|

#### Building Permit Review

|                                                   |        |
|---------------------------------------------------|--------|
| 1. Single Family Residence                        | 35.00  |
| 2. Multi-Family Residential (2+)                  | 110.00 |
| 3. Agricultural or Residential<br>Accessory Bldg. | 35.00  |
| 4. Commercial/Industrial                          | 120.00 |
| 5. Home Occupation                                | 10.00  |
| 6. Business License Review                        | 35.00  |

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#### Miscellaneous items - various as follows:

Copies, maps, GP elements, Etc.

|                  |       |
|------------------|-------|
| Zoning Ordinance | 10.00 |
|------------------|-------|

Additional to mail: (1st Class) + 3.00

|                  |       |
|------------------|-------|
| Land Use Element | 10.00 |
|------------------|-------|

Additional to mail:(1st Class) + 3.00

|                    |      |
|--------------------|------|
| All other Elements | 5.00 |
|--------------------|------|

Additional to mail:(1st Class) + 3.00

|                                    |      |                  |
|------------------------------------|------|------------------|
| Land Use Maps (Blue line/each map) | 2.00 | (Minimum \$5.00) |
|------------------------------------|------|------------------|

|                   |       |                |
|-------------------|-------|----------------|
| Specific Plan EIR | 10.00 | + 3.00 mailing |
|-------------------|-------|----------------|

|               |       |                |
|---------------|-------|----------------|
| Specific Plan | 10.00 | + 3.00 mailing |
|---------------|-------|----------------|

|                                |      |                |
|--------------------------------|------|----------------|
| Specific Plan Zoning Ordinance | 5.00 | + 3.00 mailing |
|--------------------------------|------|----------------|

|                    |     |
|--------------------|-----|
| Copies (each page) | .50 |
|--------------------|-----|

Ord. #1059 8/20/90

Effective 10/19/90





C101693450

